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REPORT OF THE FIRST SESSION
EXPERT GROUP ON STATISTICS OF THE DISTRIBUTION
OF INCOME, CONSUMPTION AND WEALTH

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I. INTRODUCTION

1. The first session of the Expert Group met in Geneva during the period 23 through 27 March 1970. The following members of the Expert Group participated in the first session: Mr. R. Beales, United Kingdom, Mr. K. Bjerke, Denmark, Mr. E. Budd, United States, Mrs. M. A. Mod, Hungary, Mr. M. Mukherjee, India, Mr. T. Noda, Japan, Mr. J. A. Sourrouille, Argentina and Mr. A. Vanoli, France. In addition to the Experts, representatives of the International Labour Office and the Social Development Division of the United Nations participated in the first session. Mrs. M. A. Mod was elected Chairman.

2. The first session of the Expert Group focussed its discussions on document E/CN.3/400, "A Draft Complementary System of Statistics of the Distribution of Income and Wealth" and the amendments to Annex I and III of that document which the Secretariat proposed. In considering the draft complementary system, the Group took the following documents into account

- i) "National Practices in Statistics of the Distribution of Income, Expenditure and Wealth", E/CN.3/399 and Add.1,
- ii) "Report of the Fifth Session of the Working Group on National Accounts and Balances", Conference of European Statisticians, Conf.Eur.Stats./WG.22/27;
- iii) "Report of the Fifth Working Group of Experts on National Accounts Household Sector Accounts", Conference of Asian Statisticians, E/CN.11/L.244, and
- iv) "Report of the Working Group on a System of Demographic and Social Statistics", Conference of European Statisticians, Conf. Eur.Stats./WG.34/2.

II. OBJECTIVES AND CHARACTER OF THE SYSTEM

3. The Expert Group agreed that the complementary system should furnish data for purposes of analyzing and dealing with two major types of questions i) the welfare of the population and ii) incomes, fiscal and related policies. The Group considered that, as recommended by the European Working Group, the concept of total income of the population, i.e. available income (the sum of

disposable income and benefits received from private pension funds and annuities insured by life insurance companies reduced by net contributions to these funds and annuities, as in Annex II) plus the value of goods and services furnished free of charge, or at a reduced cost, by government, private non-profit (non-budgetary) organizations and enterprises, and current receipts, i.e. the sum of wages and salaries, entrepreneurial income, property income, other transfers received and benefits received from private pension funds and life insurance annuity policy, as in Annex III should be added to the main aggregates of the system. The aggregate "total income of the population" is valuable in assessing the welfare of various groups of the population and the flow "current receipts" is useful in evaluating income tax proposals. While practically all of the proposed concepts of income, consumption, accumulation and wealth are useful in welfare, incomes and fiscal analysis, available income, total income of the population, household final consumption expenditure (personal consumption) and total consumption of the population are of particular interest in dealing with questions of welfare and primary incomes and distributed factor incomes are of particular value in considering incomes and fiscal policies.

4. The Experts considered that it is necessary to describe the purposes outlined above, which the various types of data of the complementary system are to serve, more fully than in the case in document E/CN.3/400. The Group also recommended that a discussion of the major sources of these data, for example, household surveys, income tax records and population censuses, should be included in the next version of the document. Such information will be of value for purposes of assessing the possibilities of compiling the desired statistics and considering the order of priorities in which the various aspects of the system might be developed.

5. It was emphasized that data in respect of the redistribution of incomes are essential for purposes of welfare analysis. The Group noted that indirect taxes and subsidies in respect of goods and services consumed by households, in addition to the unrequited transfers received and paid by households which are recorded in the system, are ways of redistributing income. It was agreed however that measuring the redistributive effects of indirect taxes and

subsidies by means of valuing the final consumption expenditure of various groups of the population in terms of factor costs is too complex and difficult a task to be included in the system. It is however not intended to inhibit countries from engaging in this work if they so wish.

6. It was also noted that not all elements of the consumption of the population are to be valued in market prices. Goods and services furnished as part of wages and salaries or provided by government, private non-profit services and enterprises free of charge or at reduced cost are to be valued at cost and goods produced for own consumption are to be valued at producers' prices. The Group therefore agreed that it is desirable to sub-divide data in respect of total consumption of the population into purchases in the market, produced on own account, and provided free of charge or at reduced cost. For the same reason, household final consumption expenditure might be sub-divided into purchases in the market and produced on own account.

7. The Group pointed out that the title of document E/CN.3/400 does not adequately describe the scope and character of the proposed complementary system. A title should be found which will indicate that the data of the system relate to consumption and other current outlays and capital transactions, as well as income and wealth, and that the transaction and stocks of households only are covered. It was therefore suggested that the title should be "Draft Complementary System of Statistics of the Distribution of the Income, Consumption and Wealth of Households".

III. PURPOSE AND NATURE OF THE INTERNATIONAL GUIDELINES

8. The Expert Group considered that the primary initial purpose of the international guidelines in respect of statistics of the distribution of income, expenditure, accumulation and wealth is to delineate a coherent and articulated system of these data which will be of assistance to countries in systematizing and developing these statistics in the light of their own needs and circumstances. An increasing number of countries are engaged in this task and they will find it valuable to have international guidelines in devising their system of data. The international guidelines should also lead to the development

of national systems of income distribution and related statistics, the major series of which can be reported internationally on a comparable basis. Thus, eventually, as countries improve and expand these systems of statistics, the international guidelines should furnish the basis for devising requests for the international reporting of the data.

9. The Group agreed with the regional working groups that the international guidelines in respect of the proposed complementary system must be considered to be only a set of goals for purposes of developing statistics of the distribution of income, expenditure, accumulation and wealth. It will take most countries a long time to achieve as comprehensive a body of data as is proposed for inclusion in the complementary system. The Group therefore agreed that it is important to suggest the broad order of priorities in which countries might seek to develop various series of the system, in the light of their requirements and difficulties of gathering and compiling the data.

IV. THE SYSTEM IN RELATION TO THE NATIONAL ACCOUNTS AND BALANCES

A. The relationship to the national accounts and balances

10. The Expert Group recommended that the structure, concepts, definitions and classifications of the complementary system should be as consistent with the corresponding aspects of the household accounts of the system of national accounts and balances as is possible. The statistics of the complementary system should supplement the national accounts and balances with data on the distribution of the household transactions and holdings of assets and liabilities among various groups of the population and will, for a number of analytical purposes, need to be used in conjunction with the national accounting data. Significant differences in concept and definition between the corresponding series of complementary systems and the national accounts and balances can be confusing and will hamper the usefulness of the data. Further, the national accounts and balances provide a framework in which a coherent and integrated body of statistics on the distribution of income, expenditure, accumulation and wealth can be built.

11. However, it will be impracticable and undesirable to adhere strictly to

the concepts and definitions of the national accounts and balances in all instances. Adaptations will be required in certain concepts and classifications of the accounts and balances in order to include the most useful data in the complementary system. It also will not be feasible to make some of the imputations included in the national accounts or to gather basic data and make estimates in respect of some of the flows and stocks of the accounts when households or individuals are classified in some detail. Modifications will therefore be required in the national accounting definitions for purposes of the working definitions of the complementary system. Instances where the complementary system differs from the national accounts and balances, the adjustments that are required to pass from the data of the former system to that of the latter systems should be delineated in the international guidelines. Further, items of the complementary system which differ in content from the corresponding items of the national accounts and balances should either be named, identified or footnoted so as to indicate the difference.

12. The Group agreed that it is useful to include a few tabulations in the complementary system which link directly to the systems of national accounts and balances. This is the purpose for which Tables 1a, 24 and 25 in Annex III of document E/CN.3/400 are intended. It is thought that it will be practicable to estimate the series in these tables though they are to be defined to correspond exactly to the corresponding series of the national accounts because of the relatively broad categories to be used in classifying the data. The tables also present useful summary information. In the case of the other tables of the complementary system, where more detailed classifications are used, it is thought that it will not be feasible to follow the national accounting concepts and definitions in all respects.

B. The structure of the complementary system

13. The Group noted with approval that the proposed accounts of the complementary system distinguished between current transactions and capital transactions and indicate the stages in the formation of income (See Annex I). The account

relating to current transactions income and outlay account of the SNA is divided into four accounts so as to exhibit clearly the way in which the income concepts of primary income, distributed factor income, and available income are formed and the division of available income into consumption expenditure and saving. The accounts in respect of capital transactions is divided into two parts in order to separate transactions in financial assets and liabilities from other capital transactions and delineate net lending. Tables are also included in order (i) to list the constituents of total consumption and income of the population (Annex I), (ii) to delineate the relationship between available income and disposable income and (iii) to define the concept of current receipts (Annex III)

C. Relationship to the system of demographic,
manpower and other social statistics

14. The Expert Group noted that the complementary system is one of the main sub-systems of the system of demographic, manpower and other social statistics. The Group took this role into account in discussing the complementary system.

V. SCOPE, ORGANIZATION AND DEVELOPMENT OF THE COMPLEMENTARY SYSTEM

A. Series to be considered and priorities

15. The Expert Group agreed with the priorities to be assigned to various parts of the system that are proposed in E/CN.3/400. The first order of priority should be attached to data on incomes and household final consumption expenditure, data on total consumption of the population should be given priority over statistics of household capital transactions; and the lowest priority should be given to balance-sheet and revaluation data. The Group noted that the Asian Working Group had suggested that statistics of total consumption should receive less priority than statistics of capital transactions. While recognizing the conceptual and practical problems involved in compiling data on total consumption of the population, the Group considered that the priority assigned to these statistics in E/CN.3/400 is justified in view of the importance of this concept for purposes of welfare analysis.

B. Coverage

16. The Expert Group agreed that the complementary system should, in principle, relate to the entire resident population, i.e. including persons living in institutions. It was however, pointed out, that the collection of data in respect of the institutional population, for example for such categories as prisoners and persons in hospitals and asylums, raises a number of practical problems and that it may therefore not be easy to obtain the full coverage, as is implied in E/CN.3/400.

C. Data in comparable prices

17. While the Expert Group agreed that it is desirable to provide for the compilation of data in constant prices, as well as in current prices, several members of the Group pointed to the difficulties involved in collecting the necessary data. The Group noted that in some countries, experience has shown that the movements in prices does not differ significantly between the different groups of the population and that the compilation of price indices for the individual groups was therefore largely a matter of applying weights which are appropriate to that group. This does not raise particular difficulties. In other countries, however there are significant differences in the trend of prices between population groups and the compilation of constant price data would therefore involve collecting additional information on the prices which are specific to the various population groups.

18. With regard to the deflation of available income, it was pointed out that the method proposed in E/CN.3/400 implies that savings are regarded as deferred consumption, and are therefore deflated by means of the same price indexes as consumption. The Expert Group considered that this should be explicitly noted in the document.

D. Organization of the system

19. The Expert Group agreed that the complementary system should include three categories of tabulations

- 1) Summary tables which summarize and correlate the experience and behaviour of various groups or households in respect of all facets

of the complementary system. These summary tables would include, on the one hand, the statistics of the system which are directly linked to the SNA and MPS and, on the other hand, tables summarizing the main aspects of the data of the system.

- ii) Tables in respect of classes of transactions which exhibit the details of each type of transaction classified according to the relevant characteristics of the transactor units.
- iii) Tables designed to cross classify the main aggregates of the system by two or more attributes of the relevant transactor units. This part of the system will provide illustrations of the main types of cross-classifications which are likely to be of general interest, but it will not include the many cross-tabulations which may be required for specific analytical uses.

VI. THE DEFINITION AND CLASSIFICATION OF THE STATISTICAL UNITS

A. The statistical units

20. The Expert Group generally endorsed the proposals made in E/CN.3/400 concerning the statistical units to be used in the system. It was agreed that the household is a suitable unit to use in all parts of the system and is of particular interest in the case of available income, consumption and current receipts and that the individual is an appropriate and valuable unit in the case of primary income and distributed factor income. The Group proposed that, as suggested by the European Working Group, the text of the section in question should be re-organized and amplified in order to indicate more clearly how the purposes are to be served by the two types of statistical units.

B. The concept of the household

21. Views differed as to whether, in the context of the system, the household should be defined according to the housekeeping concept or according to the family household concept. It was noted that both concepts are included in the recommendations for the 1970 Censuses of Population and that in E/CN.3/400

the two concepts are also proposed as alternatives. The Expert Group agreed that both concepts should be given in the complementary system leaving it to each country to choose the suitable concept for her circumstances.

22. The Expert Group noted that some members of the European Working Group had suggested that the head of household should be defined as the member who is the principal income recipient, rather than as the member who is recognized as such by the other members of the household. The Expert Group agreed that it is preferable to use the latter definition since this is the definition which is recommended for use in population censuses.

23. In connexion with the definition of the statistical unit to be used in the case of persons not living in households, the Expert Group considered a number of questions concerning the distinction between the institutional population and the population living in households which the European Working Group had referred to the Group for study, particularly in respect of the treatment of (i) persons living part-time in institutions and part-time in households (e.g. soldiers, children at boarding schools), (ii) persons living in institutions who pool their income with persons living in households (e.g. married soldiers, married labourers living in barracks) and (iii) the staff of institutions. In the case of the first two situations, the Expert Group agreed that the aim should be to ensure, insofar as is possible, identity between the income receiving and spending unit, on the one hand, and the household composition, on the other. It was recognized, however, that there are a number of border line cases in which this general rule does not provide sufficient guidance, for example when persons living in institutions pool only part of their income with their family, which lives in a household or when part of their expenditure only is financed by their family which lives in a household. It was agreed that in such instances the treatment of the persons in question will need to be decided in the light of the particular circumstances in each case. In the case of members of the staffs of institutions, it was agreed that they should, in principle, be considered to constitute separate households, but it was recognized that in practice, it may be difficult to include them in the sampling frames normally used for household surveys.

C. Classification of the statistical unit

24. The Expert Group noted that it was intended to add a classification of broad occupational groups to the schemes of classification in document E/CN.3/400. The Group emphasized the importance of classification of the data of the system according to regions.

25. The Expert Group agreed that for purposes of welfare analysis it is desirable to classify households according to size of income on the basis of available income, while for the study of incomes and fiscal policy, classification of individuals and households according to primary income and distributed factor income is more appropriate. For the first set of uses, measurement of values per household member and per household is wanted for the second kind of uses, measurement of values per individual, per income earner or recipient and per household is required.

D. Specific classification schemes

1. Classification by socio-economic groups

26. The Expert Group had before it a revised version of the classification of socio-economic groups set out in Table 1 of Annex II of E/CN.3/400. It differed from the original version in that (i) in response to a suggestion made at the meeting of the European Working Group, the categories for employers had been limited to employers with the equivalent of 3 or more full-time employees and other employers have been combined with the corresponding categories of own account workers and (ii) the categories of managers, supervisors, technical and clerical employees in agriculture and labourers in agriculture had been combined into a single group of employees in agriculture.

27. The Expert Group noted that the classification is designed to be used in classifying households according to the socio-economic status of the heads of households and classifying individual income earners or income recipients according to their own socio-economic status. In order to make the classification suitable for both purposes, some adaptations in the definition of the groups distinguished will be required.

28. The Group noted that apart from a number of small differences, the proposed classification corresponds closely to the classification according to socio-economic status recommended in the European Recommendations for the 1970 Population Censuses. While agreeing that the classification generally reflects the requirements of the relatively developed countries, the Group considered that certain extensions and, perhaps, other adaptations in the classification may be necessary in the light of the circumstances of the developing countries. The Group requested that this question be studied further by the Secretariat.

29. In the view of several members of the Group, the classification at the condensed level is of relatively little value for analytical purposes. They also felt that, in practice, compiling data according to the major groups of the classification is not much easier than compiling data according to the more detailed groups, since it will usually not be possible to obtain the required data from sources other than household surveys. The Expert Group noted that the classification at the condensed level is proposed for use in one table only of the system and that the purpose of this table was to provide a direct link with the SNA, in which the use of the condensed classification according to socio-economic categories had already been recommended in the case of one of the supporting tables. The Group agreed that the condensed level of the classification should therefore be retained, but recommended that in the guidelines, attention should be drawn to the limited value of this level of classification for analytical purposes.

30. In respect of the groups of the proposed classification, the following comments were made.

- 1) Some members of the Group considered that it is of relatively little interest in their countries to distinguish between employers and own account workers. Other participants pointed out, however, that this distinction is important in the case of the developing countries. The Expert Group therefore agreed that separate categories for employers and own account workers should be included in the classification, but that it should be left to countries to decide where the

border line between the two categories should be drawn (i.e. whether, or to what extent, employers with a small number of employees should be included with own-account workers).

- 11) The Expert Group agreed that the group "economically active persons living in households" should be split into "persons living from pensions, social assistance benefits, etc." and "persons living from property incomes".
 - 11i) The view was expressed that group 44 (members of the armed forces) should be deleted, and that officers should be classified to group 41 (managers, supervisors and professional employees) and other soldiers to group 43 (manual workers). Most of the members of the Group considered that members of the armed forces should be kept separate from the other groups of the classification. The Group agreed however that group 44 should be split into two groups, in respect of officers and soldiers, respectively.
 - 1v) The following further suggestions for amendments to the classification were made, but not retained by the Group: (a) to transfer supervisors of manual work from group 43 (manual workers) to group 42 (clerical, sales and service workers), (b) to subdivide the remainder of group 43 into skilled and semi-skilled workers and labourers, and (c) to transfer service workers from group 42 to group 43 (manual workers).
 - v) It was suggested that production supervision and general foremen should be shifted from group 41 to group 43 and that Sales, house keeping and related service supervisors should be shifted from group 41 to group 42. It was agreed that this question should be studied by the Secretariat.
31. The Expert Group noted that the classification of socio-economic groups will be studied further in the context of the work on the preparation of a system of demographic, manpower and other social statistics.

2. Classification by age groups

32. The Expert Group agreed that the following classification by age groups should be recommended: below 20; 20-24; 25-34, 35-44; 45-54, 55-59, 60-64, 65 and over.

3. Classification by education attainment

33. The Expert Group agreed with the proposal of the regional working groups that a category should be added to the classification in respect of persons who did not complete the first level of education.

34. The Expert Group agreed that the question of the classification according to education attainment to be recommended in the context of the system will need to be reviewed at a later stage, when further progress has been made by UNESCO in its work on the International Standard Classification of Education (ISCED). The Group noted that this subject will also be discussed in the context of the work on the preparation of a system of demographic, manpower and other social statistics.

4. Classification of size of households

35. The Expert Group agreed with the European Working Group that the classification of the size of households should indicate numbers of adults and minors as well as the total numbers of persons in the household. The Group considered that a classification of size of household along the following lines will be appropriate in most cases

One member

Two members

Two adults

One adult and one minor

Three members

Two adults and one minor

One adult and two minors

Three adults

Four members

Two adults and two minors

One adult and three minors

Other

Five members

Two adults and three minors

Four adults and one minor

Three adults and two minors

Other

Six and more members

Two adults and four or more minors

Four adults and two or more minors

Three adults and three or more minors

Other

A footnote to the classification should indicate that in countries where large households are not uncommon, the classification should be extended to cover six members and seven or more members. It was suggested that the criterion of sex of the head of the household should be introduced in the classification. It was indicated that this attribute does not add very useful information concerning household size.

36. The Expert Group considered that the category "minor" should be defined. The criterion of the school leaving age was suggested for this purpose. It was agreed that the definition of the category should be studied.

VII. DEFINITION AND CLASSIFICATION OF INCOMES

A. Compensation of employees

37. The Expert Group discussed the question of whether or not the concept of compensation of employees should be included in the complementary system.

38. In one view, wages and salaries are, in principle, a more suitable concept for purposes of the complementary system than compensation of employees. In this view, employers' contributions to social security, private pension, insurance and similar schemes are not considered to be elements of income by employees and do not add to their welfare. Employers' contributions to social security are in some countries, viewed as a tax on the employer and they should be so considered in the case of other countries as well. The government is also an important contributor to funds for social security benefits in a number of countries and the importance of employers' contributions to private pension insurance and similar schemes varies from country to country. Wages and salaries are therefore more suitable for international comparisons and other uses than compensation of employees.

39. In the view of the majority of the Expert Group, data in respect of

compensation of employees should, in principle, be included in the complementary system. Excluding the employers' contributions to social security and, in particular, to private pension, insurance and similar schemes distorts the data in respect of the distribution of income among employees and their share in primary incomes and results in misleading data in respect of the distributed factor income and available income of employees. It therefore limits the usefulness of the data for purposes of studies of income policies and welfare. However, most of the Experts considered that it would be impracticable, if not impossible, to gather data in respect of employers' contributions to private pension, insurance and similar schemes, but that when employers' contributions to social security schemes are a given amount or proportion of wages and salaries it is feasible, though burdensome, to gather this information.

40. The Expert Group concluded that, in principle, data on compensation of employees should be included in the system but recognized that most countries will, in practice, be unable to attain this goal. Efforts should be made to compile data which approximate compensation of employees as closely as is possible. The Group requested that the consequences in the various accounts of the complementary system, of compiling data on wages and salaries only or on wages and salaries plus employers' contributions to social security schemes should be indicated in notes to these accounts.

B. Entrepreneurial income

41. The Expert Group recommended that the item "Income of members from producers' co-operatives" be shown as a separate type of primary income instead of as a part of entrepreneurial income. This treatment is more consistent with that in the MPS and SNA.

42. The Group also considered that net rents in respect of owner-occupied buildings and in respect of other structures should not be grouped together with other net proceeds from unincorporated enterprises. Instead provision should be made for the following separate entries under entrepreneurial income:

(i) "net rents of owner-occupied dwellings" and (ii) "net rents of other buildings". The main source of livelihood of the owners of the dwellings or the other buildings is not necessarily entrepreneurship, and combining the net rents from these structures with the entrepreneurial income from unincorporated businesses reduces the analytical usefulness of the latter figures. Furthermore, the data on the rents of owner-occupied dwellings are imputed.

43. The Group noted that the European Working Group proposed that consumption from own production and from goods and services received as part of wages and salaries should be valued at consumers' prices, as well as at producers' prices or cost to the employer, respectively. The results of valuing these flows at consumers' prices are to be given in a footnote to the data on household final consumption expenditure. The Asian Working Group made a somewhat similar proposal. The Expert Group agreed with this proposal and considered that data on entrepreneurial income and wages and salaries should also be footnoted in order to show the alternative form of valuation in the case of production for own consumption and receipts of wages and salaries in kind, respectively.

C. Property income

1. Interest

44. The Expert Group approved the proposal in document E/CN.3/400 that the interest earned by households in respect of their equity in life insurance reserves and pension funds should not be included in interest received because it is usually not feasible to estimate these items in the case of the statistics of the complementary system.

2. Land rents

45. It was pointed out that it is often impracticable to segregate the net rents in respect of land from the other elements of rent when rents are received for farms, including structures and equipment, or in respect of land and the buildings thereon. This division of net rents is proposed, in principle, in the complementary system. The net rents obtained in respect of land are to be recorded in property income whereas the net rents realized in respect of structures and equipment are part of the operating surplus of the real estate

or other unit which leases out these goods; and are therefore part of entrepreneurial income if the business is an unincorporated enterprise. It was pointed out that the net rents in respect of land are treated differently than those in respect of reproducible fixed assets because (i) it is desirable to cover the former, but not the latter, net rents in the operating surplus of the user, and not the owner of the land, in particular, in the case of agricultural land, (ii) land, unlike the other tangible assets, is non-reproducible and (iii) it is not desirable to establish a nominal enterprise when the land in question is owned by households. In the case of the complementary system, as in the SNA, when it is not practical to divide net rents in respect of agricultural land, including structures and equipment, into the two components, the total net rent should be recorded in property income. If this is the case for other types of land, the net rent should be included in the operating surplus of the business, or the nominal enterprise, owning the land and the structures there on. The Expert Group agreed that the treatment outlined above should be adopted in the complementary system in order to be consistent with the SNA. Some doubts were expressed concerning the underlying principles of the treatment adopted.

D. Pension and life insurance benefits and contributions

46. The Expert Group recommended that benefits, and therefore contributions, net of service charges, in respect of pension funds and annuities insured by life insurance companies should be recorded in the account of the system relating to transfers received and paid, as in Annex I. This was considered to be appropriate in order (i) to avoid the anomaly of showing no, or negative, available income in the case of persons whose main source of income is receipts from private pension funds annuities and the like and (ii) to treat these benefits and contributions in the same way as benefits and contributions in respect of similar social security arrangements and unfunded pensions. Some members of the Group believed that this treatment of transactions in respect of pension fund and the life insurance annuity policies also reflects the way in which persons involved view the transactions.

47. As a result of recording benefits and net contributions in respect of pension fund and annuities insured by life insurance companies in the redistribution account, the balancing item in this account is equivalent to the SNA concept of the disposable income less these net contribution reduced by these benefits (See Annex II). In order to avoid confusion, the Group therefore decided to name the balancing item on the redistribution account "available income". So as to arrive at an appropriate measure of saving in the account concerning the disposition of available income, it is necessary to record on the right side of the account the amount "net contributions less benefits in respect of private pension funds and life insurance annuity policies". Net contributions paid in respect of other types of life insurance policies are to be shown as additions to saving and benefits received in respect of these policies, as reductions in saving.

48. The Expert Group agreed that in the case of statistics of the system, it is feasible to estimate the service charges which need to be deducted from private pension fund contributions or life insurance premiums to arrive at net contributions or premiums. The service charges should be included in household final consumption expenditure.

E. Current receipts

49. The concept of current receipts adopted by the Expert Group is defined in Annex III. In order to avoid duplication in the aggregate in receipts in respect of social security, private pension and life insurance, the income of employees from their employment is restricted to wages and salaries. In one view, for this purpose, it is preferable to show wages and salaries net of employees contributions to social security.

F. Unrequited current transfers

50. The Expert Group approved the classification of unrequited (non-contractual) current transfers received and made by households in E/CN.3/400, with the following modifications in the classification according to the purpose of

the transfers received by households: (i) the category "in respect of loss of income, job or accident" is to cover old age and disability, loss of earner, accident or sickness, unemployment, lay-off and severance, (ii) the category "additional expenses incurred" is to cover family allowances and medical and hospital expenses and (iii) the category "miscellaneous reasons" is to include transfers for all other listed purposes of this type.

VIII. DEFINITION AND CLASSIFICATION OF CONSUMPTION

51. The Expert Group agreed that in the tables provision should be made for the separate recording of consumption of own production. While it may be desirable that consumption of own production should be measured in terms of the value of the goods actually consumed, it was recognized that, in practice, the figures will often relate to the value of the production of goods for own consumption.

52. The Expert Group noted that in the context of the tables shown in the revised version of Annex III of E/CN.3/400 which, modified in the light of most of the comments of the Expert Group, is Annex IV of this report, the following classification of personal consumption expenditure was proposed:

By object:

1. Food, beverages and tobacco
 - 1.1 Food
 - 1.2 Non-alcoholic beverages
 - 1.3 Alcoholic beverages
 - 1.4 Tobacco
2. Clothing and footwear
3. Gross rent, fuel and power
4. Furniture, furnishings and household equipment and operation, of which
 - 4.1 Furniture, fixtures and floor coverings
 - 4.3 Heating and cooking appliances, refrigerators, washing machines and similar major household appliances
5. Medical care and health expenses

6. Transport and communication, of which:
 - 6.1 Personal transport equipment
 - 6.2 Operation of personal transport equipment
 - 6.3 Purchased transport
7. Recreation, entertainment, education and cultural services, of which.
 - 7.1 Equipment and accessories
8. Miscellaneous goods and services

By durability:

- i. Durable goods
- ii. Semi-durable goods
- iii. Non-durable goods
- iv. Services

The following comments were made in respect of this classification

- i) It was suggested that under item 5 "gross rents" and "fuel and power" be shown as separate sub-items. It was recognized, however, that in some countries the cost of heating is frequently included in the rents paid and that such countries will need to combine these two items.
 - ii) The Group agreed that, with a view to achieving full consistency with the classification of total consumption (see below), education and entertainment, recreational and cultural services should be made separate headings in the classification.
 - iii) It was pointed out that some of the items distinguished constituted relatively high proportions of total personal consumption, notably item 1.1 "Food" and it was suggested that further sub-division of these items should be envisaged, e.g. along the lines of the more detailed level of the classification of consumer goods and services in the SNA. The Expert Group referred this question to the Secretariat for further study
- 53 The Expert Group discussed whether, and to what extent, subsidies or similar types of grants should be included in total consumption of the population. The

Group noted that the majority of the members of the European Working Group had expressed the opinion that while, in general, subsidies should be excluded from total consumption, an exception should be made for certain subsidies or similar types of grants, for example current housing subsidies and subsidies on pharmaceutical products. The Expert Group endorsed this view on the grounds that the subsidies are similar in nature and purpose to other expenditure items of government which are treated as government consumption expenditure and are therefore included in total consumption of the population, and that, in fact, it depends on the institutional arrangements in the country concerned, whether in the context of SNA the transactions in question are treated as subsidies or consumption expenditure of general government. Some members of the Group expressed doubts concerning the adequacy of the definition of the subsidies to be included in total consumption and considered that the question required further study.

54. The Expert Group agreed on the following classification of total consumption of the population.^{1/}

All final consumption expenditure of households, of which:

- 3 Gross rent, fuel and power
- 7.4 Education
- 5 Medical care and health expenses
- 7.2 Entertainment, recreational and cultural services

Final consumption expenditure of government assigned to households

- 3.2 + 3.3 Education
- 4.2 + 4.3 Medical and other health services
- 5.2 Welfare services
- 7.1 Recreation and related cultural services
- 7.2 Religion and services, n.e.c.

^{1/} The categories of the classification are identified in terms of the reference codes of the SNA classifications of consumers goods and services, the purposes of government and the purposes of private non-profit bodies.

Subsidies paid by government assigned to households

4.3 Individual health services

6.1 Housing

Final consumption expenditure of private non-profit services assigned to households

2. Education

3. Medical and other health services

4. Welfare services

5. Recreational and related cultural services

6. Religious organizations

Expenditure of enterprises assigned to households

Education

Medical and other health services

Welfare services

Recreational and related cultural services

IX. DEFINITION AND CLASSIFICATION OF ACCUMULATION AND WEALTH

55. The Expert Group noted that the European Working Group had proposed a number of amendments to the classification of transactions in financial claims, which had been incorporated in the revised version of Annex I of E/CN.3/400 which was before the Group. The Expert Group endorsed these amendments (see items 31 and 32 in Annex I of this report). Subject to these amendments, the Expert Group approved of the proposed items of data, definitions and classifications relating to accumulation set out in paragraphs 171-186 of E/CN.3/400.

56. The Expert Group agreed that, among the items of data in respect of accumulation, highest priority should be assigned to the data relating to capital formation. In this connexion it was pointed out that such data are of particular importance in developing countries since, in these countries, there is usually a great number of unincorporated enterprises. The Expert

Group agreed that in tables relating to accumulation, fixed capital formation and capital formation in stocks should be shown separately.

57. The Expert Group agreed that in principle there are certain advantages in collecting data on income, consumption and accumulation in a single household survey, for example this added checks in respect of the consistency of the data gathered. In a number of countries, however, this had been found impractical for the following reasons.

- i) The difference in the time reference required in respect of income and consumption, on the one hand, and accumulation on the other. While in the case of income and consumption, it is feasible to estimate annual data on the basis of data collected for relatively short periods, this is not possible in the case of savings and financial transactions.
- ii) Savings are much more unevenly distributed between the different groups of the population and a different sampling frame is therefore required.
- iii) It was felt that the inclusion of data on saving and financial transactions in the same survey would overload the questionnaire.

58. The Expert Group considered that the balance sheet and revaluation items to be included in the complementary system should be examined inter alia in relation to the balance sheet and revaluation accounts to be included in SNA. As conclusions had not yet been reached in respect of the latter question, the Expert Group considered it inappropriate to discuss this part of the complementary system at this juncture.

X. TABLES RECOMMENDED FOR INCLUSION IN THE INTERNATIONAL GUIDELINES

59. The tables considered by the Expert Group, modified in the light of the comments of the Group on items of data and classifications, are set out in Annex IV of this report. These tables, in turn, reflected modifications and amplifications made in the tables of Annex III of document E/CN.3/400 in light of the comments of the European Working Group. The tables of Annex IV may be grouped into the categories set out below.

60. Summary tables (Tables 1-6). They consist of (i) tables in which the main aggregates of the complementary system concerning incomes, consumption and accumulation are classified according to socio-economic group of household heads, size of distributed factor income or size of disposable income of households and (ii) tables in which unrequited transfers received and paid by households are classified according to purpose and source of finance or destination. Tables 2 and 3 which fall under (ii) and Table 1, which falls under (i) furnish direct links to the systems of national accounting. In the summary tables where classification is according to distributed factor income or available income, households may be distributed according to fractile groups or classes of size of income. The size of income may be measured in terms of the average value of the income of households and per income recipient in the case of distributed factor or per household member in the case of available income.

61. Tables on types of primary and distributed factor incomes classified according to one attribute of households or income recipient. (Tables 7-9). Data in respect of the forms of these incomes are classified according to the socio-economic group or size of distributed factor income of households or income recipients. In the case of classification according to the size of distributed factor income, fractile groups or classes of size of income are used. In the case of households, the fractile groups or classes of size of income are defined in terms of distributed factor income per household or distributed factor income per income recipient in each household. The corresponding statistics, i.e. the average primary and distributed factor incomes of households or the average primary and distributed factor incomes per income recipient of households, are to be shown in each of these tables.

62. Tables on primary incomes classified according to one major attribute of individuals or households (Tables 10-13). Data in respect of the main forms of primary income are classified according to age, sex and in or outside of agriculture, occupation and sex, and educational attainment and sex of the earners of each of the forms of income. The data tabulated consist of the number of earners and the average value per earner for the specified form of primary income. Also included in a table on the entrepreneurial income and accumulation

of households with unincorporated enterprises classified according to the socio-economic group of the household head.

63. Cross-classifications of distributed factor income (Tables 24-26). The cross-classifications used are size of distributed factor income and socio-economic group in the case of households and individual income recipients or number of income recipients in the case of households. Use may be made of fractile groups of households and income recipients or size of distributed factor income in absolute terms for each household or income recipient, in the classification according to size of distributed factor income.

64. Tables on the distributed factor and available incomes, final consumption expenditure and saving classified according to one attribute of households (Tables 14-16). The data are classified according to socio-economic groups of household head or size of available income in terms of fractile groups of households or classes of absolute values. In each case the average size of available income of households and per household member is used as the classifying element and is the tabulated statistic.

65. Cross-classifications of available income and final consumption expenditure (Tables 27-29). The cross-classifications in these tables are size of available income and socio-economic group of household head, household size or size of distributed factor income. Classification of households according to size of available income may be in terms of fractile groups or absolute values; in each case, the classification may be in terms of the total value of the available income of households or the average value per household member. The statistics to be set out in the tables are the number of households, the average number of household members and the average value of the available income and final consumption expenditure of households.

66. Tables on household final consumption expenditure and total consumption and income of the population (Tables 17-21). In these tables, final consumption expenditure is classified according to object of expenditure and total consumption of the population is classified according to object of expenditure and source of finance. These data and total income of the population are classified according to the socio-economic group of household heads, size of available income or household size.

In the classification according to size of available income, use is made of fractile groups of households and of size in absolute term, in each case, available income per household and per household member. The average per household or per household member of final consumption expenditure or total consumption of the population and total income of the population is to be tabulated in these tables.

67. Tables on the capital transactions of households (Tables 22-23). The socio-economic group of household heads or size of saving of households is used in classifying the data in respect of these transactions. Classification according to size of saving may be in terms of fractile groups of households or classes of absolute values. The data tabulated are the average value of the transactions of households.

68. The following general comments were made in respect of the proposed tables:

- i) It was pointed out that there was a wide range of ways in which the data covered by the system could be tabulated and cross-tabulated. It would not be feasible to include all possible types of tabulations which might be useful for different analytical purposes in the system, and the tabulation programme must therefore be limited to those presentations of the data which are regarded as the most useful ones for the main purposes which the statistics are to serve. The Expert Group agreed, however, that the guidelines should include a more general description of the various possibilities for tabulating the data, and an explanation of the reasons which have led to the selection of the specific type of tables shown in the system.
- ii) The view was expressed that some of the tables proposed were very large and might usefully be split into two or more tables. While it was recognized that in several instances the size of the tables posed problems of presentation, it was agreed that the splitting up of the tables in question might reduce the possibilities of comparison between related entries.
- iii) With regard to the classification by fractile groups it was agreed that ten income intervals should be distinguished rather than eight

as proposed in E/CN.3/400. The Group recommended that, in the guidelines, attention should be drawn to the advantage of introducing further sub-divisions for both the highest and the lowest fractile groups. It was suggested that the top 5 per cent and one per cent be distinguished in the case of the highest fractile group or that it be divided into five categories. It was also agreed that for the classification of data by size of income, ten income groups should be distinguished.

- iv) The Expert Group noted that two types of averages per income earner, per income recipient or per household member may be used in the tables:
- a) the value of a flow divided by the total number of relevant individual in the corresponding households, or b) the average of the value of the flow per number of relevant persons in each of the corresponding households. The former type of average, which is a weighted average, is useful for measures of the equality (inequality) of the distribution of incomes, consumption, etc; and is easily compiled. It is not necessary to have individual figures in respect of each household. The latter type of average is useful in constructing frequency distributions; and is more difficult to compile. In making estimates from samples, the sampling errors in estimates of the former measure will generally be greater than that in the estimates of the latter measure.

69. With regard to the individual tables proposed for inclusion in the system, the following points were made:

Tables on the primary and distributed factor incomes.

- i) In the view of several members of the Group there was little interest in showing the whole of distributed factor income on a per income earner basis, as proposed in one of the tables. It was felt that for property income, a per income recipient basis was more appropriate. Other members considered that there was an interest in compiling data on both primary income and distributed factor income per income earner, since these data would show the relationships between the two

types of distributed factor incomes.

- ii) The Expert Group agreed that in the table showing primary and distributed factor incomes per recipient of specified incomes, it would be sufficient to include only the main sub-divisions of the different types of income. In a note, attention could be drawn to the possibility of further sub-divisions, if these are considered necessary in the circumstances of the country concerned.

Gross Tabulations

- i) It was noted that in the tabulations relating to households ordered according to distributed factor income, households, none of the members of which have distributed factor incomes, would be included in the lowest fractile group. In cross-tabulations by socio-economic group, of the heads of households, these households would be shown in the cells relating to categories 5 and 6 of the latter classification (economically inactive persons living in households and persons living in institutions).
- ii) It was pointed out that the proposed cross-tabulation of households, etc. according to fractile groups of households ordered according to distributed factor income and socio-economic group of heads of households, provided the socio-economic structure of each of the fractile groups, but not the fractile distribution of each of the socio-economic groups. It was suggested that a table showing the latter aspect would also be of interest.
- iii) It was suggested that a tabulation should be included which would give a cross-classification of average wages and salaries per income earner or household by size of wages and salaries and socio-economic group of the income earner or household head.

Tables on household final consumption expenditure and total consumption of the population

- 1) It was suggested that it would be of interest to classify average total consumption and income of the population per member of household, not only according to size of available income, but also according

to size of total income per member.

- i1) It was emphasized that consumption from own production and of goods and services received in payment of wages and salaries should be distinguished from consumption expenditure in the market.

ANNEX I. THE STRUCTURE OF THE SYSTEM

<p>4. Primary income</p>	<p>1. Compensation of employees</p> <ul style="list-style-type: none"> 1. Wages and salaries ii. Employers' contributions to social security and similar schemes iii. Employers' contributions to private pension, family allowance, insurance and similar schemes <u>1/</u> <p>2. Income of members from producers' co-operatives</p> <p>3. Entrepreneurial income</p> <ul style="list-style-type: none"> 1. Net rents from owner-occupied dwellings ii. Net rents from other structures iii. Net proceeds from other unincorporated enterprises iv. Withdrawals from quasi-corporate enterprises
<p>Disbursements</p>	<p>Receipts</p>
<p>7. Property income paid</p> <p>8. Distributed factor income</p>	<p>5. Primary income</p> <p>6. Property income received</p> <ul style="list-style-type: none"> 1. Interest <u>2/</u> ii. Dividends iii. Land rents, royalties, etc.
<p>Disbursements</p>	<p>Receipts</p>

1/ Excludes imputed employers' contributions to private unfunded pension, family allowance and similar schemes.

2/ Excluded is interest credited to the net equity of households on life insurance reserves and private pension funds.

14. Net casualty insurance premiums	9. Distributed factor income
15. Unrequited current transfers paid <ul style="list-style-type: none"> 1. Direct taxes ii. Social security contributions iii. Fees, fines and penalties iv. Current transfers to private non-profit institutions v. Other current transfers 	10. Casualty insurance benefits
16. Net private pension fund contributions	11. Unrequited current transfers received <ul style="list-style-type: none"> i. Social security benefits ii. Social assistance grants iii. Unfunded employee welfare benefits iv. Other current transfers
17. Net premiums in respect of annuity policies of life insurance companies	12. Private pension fund benefits
18. Available income	13. Benefits from annuity policies of life insurance companies
Disbursements	Receipts
23. Final consumption expenditure	19. Available income
24. Saving	20. Net contributions <u>less</u> benefits, private pension funds
	21. Net premiums <u>less</u> benefits, annuity policies of life insurance companies
	22. Net premiums <u>less</u> benefits, other life insurance
Disbursements	Receipts
28. Gross capital formation <ul style="list-style-type: none"> 1. Owner-occupied dwellings ii. Other structures iii. Other unincorporated enterprises 	25. Saving
29. Net lending	26. Consumption of fixed capital <ul style="list-style-type: none"> i. Owner-occupied dwellings ii. Other structures iii. Other unincorporated enterprises
27. Capital transfers received, net	
Disbursements	Receipts

32. Net acquisition of financial assets, of which: <ol style="list-style-type: none"> i. Currency and transferable deposits ii. Other deposits iii. Bills and bonds iv. Corporate equity securities v. Net equity on life insurance reserves ^{2/} vi. Net equity on private pension funds ^{2/} vii. Proprietors' net additions to the accumulation of quasi-corporate enterprises viii. Trade credit and advances 	30. Net lending 31. Net incurrence of liabilities, of which: <ol style="list-style-type: none"> i. Loans, including mortgages <ol style="list-style-type: none"> a. Consumer debt b. Owner-occupied dwelling debt c. Other unincorporated enterprise debt ii. Trade credits and advances <ol style="list-style-type: none"> a. Consumer debt b. Unincorporated enterprise debt
Disbursements	Receipts
B. Total consumption and income of the population ^{3/}	
<ol style="list-style-type: none"> 1. Final consumption expenditure 2. Final consumption expenditure of government services assigned to households 3. Final consumption expenditure of private non-profit services to households assigned to households 4. Expenditure of enterprises assigned to households 5. Subsidies paid by government included in total consumption of the population 	<ol style="list-style-type: none"> 7. Available income 8. Income due to free or reduced cost services furnished by government, private non-profit institutions and employers and due to government subsidies (2+3+4+5)
6. Total consumption of the population	9. Total income of the population

^{3/} Total income of the population exceeds total consumption of the population

ANNEX II. DEFINITION OF CURRENT RECEIPTS

-
1. Wages and salaries.
 2. Income of members from producers' co-operatives.
 3. Entrepreneurial income
 - i. Net rents from owner-occupied dwellings
 - ii. Net rents from other structures
 - iii. Net proceeds from other unincorporated enterprises
 - iv. Withdrawals from quasi-corporate enterprises
 4. Property income received
 - i. Interest^{1/}
 - ii. Dividends
 - iii. Land rents, royalties, etc.
 5. Casualty insurance benefits.
 6. Unrequited current transfers received
 - i. Social security benefits
 - ii. Social assistance grants
 - iii. Unfunded employee welfare benefits
 - iv. Other current transfers
 7. Private pension fund benefits.
 8. Benefits from annuity policies of life insurance companies
-
9. Current receipts
-

^{1/} Excludes interest credited to the net equity on life insurance reserves and private pension funds.

ANNEX III. RELATIONSHIP BETWEEN AVAILABLE INCOME AND DISPOSABLE INCOME

18. Available income

16. Net private pension fund contributions

17. Net premiums in respect of annuity policies of life insurance
companies

Less 12. Private pension fund benefits

Less 13. Benefits from annuity policies of life insurance
companies

Disposable income

ANNEX IV. SAMPLE TABULATIONS

A. Summary tables

1. Linked directly to the systems of national accounting

Table 1. Value of transactions according to broad socio-economic groups of household heads

Items of data in the rows:

Number of households

Average number of persons per household, of which.

Average number of adults

Average number of minors

Average number of income earners per household

1. Compensation of employees

i. Wages and salaries

ii. Employers' contributions to social security and similar schemes

iii. Employers' contributions to private pension funds, family allowance, insurance and similar schemes

2. Income of members from producers' cooperatives

3. Entrepreneurial income

4. Primary income (1+2)

3. Distributed factor income

13. Available income

23. Final consumption expenditure

24. Saving

29. Net lending

6. Total consumption of the population

Categories of socio-economic classification in the columns:

All households

1. Employers and own-account workers in agriculture

2. Employers and own-account workers outside agriculture

3. Employees in agriculture

4. Employees outside agriculture

5. Economically inactive persons living in households

6. Persons living in institutions

Table 2. Value of unrequired current transfers classified according to purpose and source of finance or destination

Purposes of transfers in the rows

Received by households

In respect of loss of income, job or accident

Old age and disability

Loss of earner

Accident or sickness

Unemployment, including general relief payments

Lay-off and severance

In respect of additional expenses incurred

Family allowances

Medical and hospital expenses

For miscellaneous reasons

War bonuses, pensions and service grants

Scholarships and fellowships

Gifts from other households

Migrants' transfers of goods

Write-offs of bad debt

Other

Paid by households

Compulsory transfers to government

Membership dues in private non-profit institutions

Donations to private non-profit institutions serving households

Gifts to other households

Migrants' transfers of goods

Other

Sources of finance or destination of transfer in the columns

Government

Private non-profit institutions serving households

Corporate and quasi-corporate enterprises

Other resident households

Rest of the world

Table 3. Value of unrequited current transfers classified according to type and source of finance or destination

Type of transfers in the rows

Received by households

Social security benefits

Social assistance grants

Unfunded employee welfare benefits

Other current transfers

Paid by households

Direct taxes

Fees, fines and penalties

Social security contributions

Current transfers to private non-profit institutions serving households

Other current transfers

Source of finance or destination in columns:

Government

Private non-profit institutions serving households

Corporate and quasi-corporate enterprises

Resident households

Rest of the world

2. Other summary tables

Table 4. Value of transactions per household according to detailed socio-economic groups of heads of households

Items of data in the rows as in Table 1 with the addition of rows for negative and positive saving and negative and positive net lending.

Categories of socio-economic classification in the columns

All households

11. Employers in agriculture^{1/}

12. Own-account workers in agriculture^{1/}

13. Members of agricultural producers' co-operatives

21. Employers in non-agricultural activities^{1/}

22. Own-account workers in professional, technical, consulting and similar activities^{1/}

23. Own-account workers and members of producers' co-operatives in other non-agricultural activities^{1/}

3. Employees in agriculture

41. Managers, supervisors and professional employees in non-agricultural activities

42. Clerical, sales and service workers

43. Manual workers

44. Members of armed forces

441 Officers

442 Other

51. Persons dependent on pensions, social security payments, etc. living in households

52. Persons dependent on property income living in households

6. Persons living in institutions

^{1/} Countries may wish to classify employers with less than a given number of employees in the same category as own-account workers.

Table 5a. Value of transactions of fractile groups of households ordered according to distributed factor income

Items of data in the rows as in Table 4.

All households and 10 fractile groups of households in the columns.

Table 5b. Average value of transactions of households according to size of distributed factor income of households

Items of data in rows as in Table 4, with the addition of a row "current receipts".

All households and 10 groups of size of distributed income of households in the columns.

Table 6a. Average value of transactions per household member for fractile groups of households ordered according to size of available income per member

Items of data in the rows as in Table 4.

All households and 10 fractile groups of households in the columns.

Table 6b. Average value of transactions per household member according to size of available income per household member

Items of data in rows as in Table 4.

All households and 10 groups of size of income per household member in the columns

B. Tables in respect of classes of transactions

1. Types of primary and distributed factor incomes classified according to one attribute of household or income recipient

Table 7a. Average primary and distributed factor incomes per income recipient according to type of income and socio-economic group of head of household

Items of data in the rows

Number of households

Average number of persons per household, of which:

Average number of adults

Average number of minors

Average number of income recipients per household

1 i Wages and salaries

(a) In cash

(b) In kind

1 ii Employers' contributions to social security and similar schemes

1 iii Employers' contributions to private pension, family allowance, insurance and similar schemes

1. Compensation of employees
2. Income of members from producers' co-operatives
- 3 i. Net rents from owner-occupied dwellings
- 3 ii. Net rent from other structures
- 3 iii. Net proceeds from other unincorporated enterprises
- 3 iv. Withdrawals from quasi-corporate enterprises
3. Entrepreneurial income
4. Primary income (1+2+3)
- 6 i. Interest received
- 6 ii. Dividends received
- 6 iii. Land rents, royalties, etc.
6. Property income received
7. Less Property income paid
8. Distributed factor income (4+6-7)

Categories of socio-economic classification in the columns:

- All households
11. Employers in agriculture ^{1/}
 12. Own-account workers in agriculture ^{1/}
 13. Members of agricultural producers' co-operatives
 21. Employers in non-agricultural activities ^{1/}
 22. Own-account workers in professional, technical, consulting and similar activities ^{1/}
 23. Own-account workers and members of producers' co-operatives in other non-agricultural activities ^{1/}
 3. Employees in agriculture
 41. Managers, supervisors and professional employees in non-agricultural activities
 42. Clerical, sales and service workers
 43. Manual workers
 44. Members of armed forces
 - 441 Officers
 - 442 Other
 51. Persons dependent on pensions, social security payments, etc. living in households
 52. Persons dependent on property income living in households
 6. Persons living in institutions

Table 7b. Average primary and distributed factor incomes of income recipients classified according to socio-economic group

Items of data in the rows:

- Number of income recipients
- Transactions as in Table 4a

^{1/} Countries may wish to classify employers with less than a given number of employees in the same category as own-account workers.

All income recipients and categories of socio-economic classification in columns as in Table 4a

Table 8a. Average value of primary and distributed factor incomes per income recipient of fractile groups of households ordered according to distributed factor income per income recipient

Items of data in the rows as in Table 7a.

All households and 10 fractile groups of households in the columns

Table 8b. Average primary and distributed factor incomes per recipient of fractile groups of income recipients ordered according to distributed factor income

Items of data in the rows as in Table 7b.

All income recipients and 10 fractile groups of income recipients in the columns

Table 8c. Average primary and distributed factor incomes per income recipient of households classified according to size of distributed factor income per income recipient

Items of data in the rows as in Table 7a.

All households and 10 groups of size of income in the columns.

Table 8d. Average value of primary and distributed factor incomes of income recipients classified according to their size of distributed factor income

Items of data in the rows as in Table 7b.

All income recipients and 10 groups of size of income in the columns.

Table 9. Average primary and distributed factor incomes of income recipients of specified incomes, classified according to age, sex and in or outside agriculture of income recipients. The table is to be divided into sections in respect of (i) Males in agriculture, (ii) Females in agriculture, (iii) Males in non-agricultural activities, and (iv) Females in non-agricultural activities.

Items of data in the rows of each section

- 1.1 Wages and salaries
 - Number of earners
 - Average value per earner
- 1. Compensation of employees
 - Number of earners
 - Average value per earner
- 2. Income of members of producers' co-operatives
 - Number of earners
 - Average value per earner
- 3.1 Net rents from owner-occupied dwellings
 - Number of earners
 - Average value per earner

- 2 ii Net rents from other structures
 - Number of earners
 - Average value per earner
- 2 iii Net proceeds from other unincorporated enterprises
 - Number of earners
 - Average value per earner
- 2 iv Withdrawals from quasi-corporate enterprises
 - Number of earners
 - Average value per earner
- 3. Entrepreneurial income
 - Number of earners
 - Average value per earner
- 4. Primary income
 - Number of earners
 - Average value per earner
- 6 i Interest received
 - Number of earners
 - Average value per recipient
- 6 ii Dividends received
 - Number of recipients
 - Average value per recipient
- 6 iii Land rents, royalties, etc.
 - Number of recipients
 - Average value per recipient
- 5. Property income received
 - Number of recipients
 - Average value per recipient
- 8. Distributed factor income
 - Number of recipients
 - Average value per recipient

The categories of age in the columns:

- All individuals
- Below 20
- 20 - 24
- 25 - 34
- 35 - 44
- 45 - 54
- 55 - 59
- 60 - 64
- 65 years and over

2. Primary incomes classified according to one attribute of individuals or households

Table 10. Average primary income of earners of specified incomes classified according to occupation and sex of the earners

The table is to be divided into sections in respect of (i) Males and (ii) Females
Items of data in the rows of each section:

- 1 i Wages and salaries
 - Number of earners
 - Average value per earner
- 1. Compensation of employees
 - Number of earners
 - Average value per earner
- 2. Income of members of producers' co-operatives
 - Number of earners
 - Average value per earner
- 3 iii Net proceeds from other unincorporated enterprises
 - Number of earners
 - Average value per earner
- 3 iv Withdrawals from quasi-corporate enterprises
 - Number of earners
 - Average value per earner

The classes of occupation in the columns: broad categories of the ISOC

Table 11. Average primary income of earners of specified income classified according to educational attainment and sex of earners

The table is to be divided into sections in respect of (i) Males and (ii) Females
Items of data in the rows of each section as in Table 10

Categories of educational attainment in the columns:

- All individuals
- Below first level of education
- First level of education
- Lower stage of second level of education
- Higher stage of second level of education
- Non-academic third level of education
- First university degree or equivalent
- Post-graduate university degree or equivalent

Table 12. Average primary income of households classified according to number of earners per household

Items of data in the rows:

Number of households

Average number of persons per household, of which

- Average number of adults
- Average number of minors

Average number of members per household

- 1 1 Wages and salaries
 - a. In cash
 - b. In kind
- 1. Compensation of employees
- 2. Members of producers' co-operatives
- 3 i Net rents from owner-occupied dwellings
- 3 ii Net rents from other structures
- 3 iii Net proceeds from other unincorporated enterprises
- 3 iv Withdrawals from quasi-corporate enterprises
- 3. Entrepreneurial income
- 4. Primary income

Categories of number of earners per household in the columns

All households

- 1 earner
- 2 earners
- 3 earners
- 4 earners
- 5 earners
- 6 earners and over

Table 13. Entrepreneurial income and accumulation of households, the members of which own unincorporated enterprises, classified according to socio-economic group

Items of data in the rows

Number of households

- 3. Entrepreneurial income
 - 3 i Net rents from owner-occupied dwellings
 - 3 ii Net rents from other structures
 - 3 iii Net proceeds from other incorporated enterprises
- 28. Gross capital formation
 - 28 i Owner-occupied dwellings
 - 28 ii Other structures
 - 28 iii Other unincorporated enterprises
- 25. Savings
 - 1. Positive
 - ii. Negative
- 26. Consumption of fixed capital
 - 26 i Owner-occupied dwellings
 - 26 ii Other structures
 - 26 iii Fixed assets of other unincorporated enterprises
- 27. Capital transfers
- 29. Net lending
 - i. Positive
 - ii. Negative

Socio-economic groups in columns:

- All Households owning unincorporated enterprises
- 11. Employers in agriculture ^{1/}
- 12. Own-account workers in agriculture ^{1/}
- 21. Employers in non-agricultural activities ^{1/}
- 22. Own-account workers in professional, technical, consulting and similar fields
- 23. Own-account workers in other non-agricultural activities ^{1/}

^{1/} Countries may wish to classify employers with less than a given number of employees in the same category as own-account workers

3. Available income, final consumption and saving classified according to one attribute of households

Table 14a. Average distributed factor and available incomes, final consumption expenditure and saving of households classified according to socio-economic group of household heads

Items of data in the rows.

- Number of households
- Average number of persons per household, of which
 - Average number of adults
 - Average number of minors
- Average number of income recipients per household
- 9. Distributed factor income
- 10. Casualty insurance benefits
- 11. Unrequited current transfers received
 - i Social security benefits
 - ii Social assistance grants
 - iii Unfunded employee welfare benefits
 - iv Other current transfers
- 12. Private pension fund benefits
- 13. Benefits from annuity policies of life insurance companies
- Less 14. Casualty insurance premiums
- Less 15. Unrequited current transfers paid
 - i Direct taxes
 - ii Social security contributions
 - iii Fees, fines and penalties
 - iv Current transfers to private non-profit ins
 - v Other current transfers
- Less 16. Net private pension fund contributions
- Less 17. Net premiums in respect of annuity policies of life insurance companies
- 18. Available income

- 20+21 Net contributions less benefits, private pension funds and annuity policies of life insurance companies
- 22. Net premiums less benefits, other life insurance
- 23. Final consumption expenditure
- 24. Saving

Categories of socio-economic groups in the columns:

All households

- 11. Employers in agriculture^{1/}
- 12. Own-account workers in agriculture^{1/}
- 13. Members of agricultural producers' co-operatives
- 21. Employers in non-agricultural activities^{1/}
- 22. Own-account workers in professional, technical, consulting and similar activities ^{1/}
- 23. Own-account workers and members of producers' co-operatives in other non-agricultural activities ^{1/}
- 3. Employees in agriculture
- 41. Managers, supervisors and professional employees in non-agricultural activities
- 42. Clerical, sales and service workers
- 43. Manual workers
- 44. Members of armed forces
 - 441 Officers
 - 442 Other
- 51. Persons dependent on pensions, social security payments, etc. living in households
- 52. Persons dependent on property incomes living in households
- 6. Persons living in institutions

^{1/} Countries may wish to classify employees with less than a given number of employees in the same category as own-account workers.

Table 14b. Average distributed factor and available incomes, final consumption expenditure and saving per household member, classified according to socio-economic group of household

Items of data in the rows as in Table 14a

Categories of socio-economic groups in the columns as in Table 14a

Table 15a. Average distributed factor and available incomes, final consumption expenditure and saving of households for fractile groups of households ordered according to available income

Items of data in the rows as in Table 14a

All households and 10 fractile groups of households in columns

Table 15b. Average distributed factor and disposable incomes, final consumption expenditure and saving per household member of fractile groups of households ordered according to available income per household member

Items of data in the rows as in Table 14a

All households and 10 fractile groups of households in the columns

Table 16. Average distributed factor and available incomes, final consumption expenditure and saving per household member classified according to size of available income per household member

Items of data in the rows as in Table 14a.

All households and 10 groups of size of income in the columns

4. Final consumption expenditure and total consumption of the population according to object and total income of the population, classified according to a major attribute of households

Table 17a. Average final consumption expenditure of households classified according to object of expenditure and socio-economic group of household heads

Items in the rows:

Number of households

Average number of persons per household, of which

Average number of adults

Average number of minors

1. Food, beverages and tobacco

1.1 Food 1/

1.2 Non-alcoholic beverages

1.3 Alcoholic beverages

1.4 Tobacco

2. Clothing and footwear

3. Gross rent, fuel and power

3.1 Gross rents and water charges

3.2 Fuel and power

4. Furniture, furnishings and household equipment and operation, of which:

4.1 Furnishings, fixtures and floor coverings

4.3 Heating and cooking appliances, refrigerators, washing machines and similar major household appliances

5. Medical care and health expenses

6. Transport and communication, of which:

6.1 Personal transport equipment

6.2 Operation of personal transport equipment

6.3 Purchased transport

- 7. Recreation, entertainment, education and cultural services, of which:
 - 7.1 Equipment and accessories
 - 7.2 Entertainment, recreational and cultural services
 - 7.4 Education
- 8. Miscellaneous goods and services
- 14. Total final consumption expenditure
 - i Durable goods
 - ii Semi-durable goods
 - iii Non-durable goods
 - iv Services

Categories of socio-economic classification as in Table 14a, in the columns

1/ It may be desirable to distinguish food consumed from own production and received in kind as wages and salaries from purchases in the market

Table 17b. Average final consumption expenditure per household member, classified according to object of expenditure and socio-economic group of household heads

Items in the rows as in Table 17a.

Socio-economic classification as in Table 14a, in the columns

Table 18a. Average final consumption expenditure of households by object of expenditure, for fractile groups of households ordered according to available income

Items in the rows as in Table 17a

All households and 10 fractile groups of households in the columns.

Table 18b. Average final consumption expenditure per household member by object of expenditure, classified according to size of available income per household member

Items in the rows as in Table 17a.

All households and 10 groups of size of income in the columns.

Table 19a. Average final consumption expenditure of households by object of expenditure, classified according to size of household

Items of data in the rows as in Table 17a.

Categories of size of household in the columns:

- All households
- One member
- Two members
 - Two adults
 - One adult and one minor
- Three members
 - Two adults and one minor
 - One adult and two minors
 - Three adults
- Four members
 - Two adults and three minors
 - Four adults and one minor
 - Three adults and two minors
 - Other
- Five members
 - Two adults and two minors
 - One adult and three minors
 - Other
- Six and over members
 - Two adults and four or more minors
 - Four adults and two or more minors
 - Three adults and three or more minors
 - Other

Table 20a. Average total consumption by object of expenditure and source of finance and average total income of the population of households, classified according to the socio-economic group of household heads

Items of data in the rows:

- Number of households
- Average number of persons per household, of which
 - Average number of adults
 - Average number of minors
- Final consumption expenditure, of which:
 - 3. Gross rent, fuel and power
 - 7.4 Education
 - 5. Medical care and health expenses
 - 7.2 Entertainment, recreational and cultural services
- Final consumption expenditure of government assigned to households
 - 3.2 + 3.3 Education
 - 4.2 + 4.3 Medical and other health services
 - 5.2 Welfare services
 - 7.1 Recreation and related cultural services
 - 7.2 Religion and services, n.e.c.

Subsidies paid by government assigned to households

4.3 Individual health services

6.1 Housing

Final consumption expenditure of private non-profit services assigned to households

2. Education

3. Medical and other health services

4. Welfare services

5. Recreational and related cultural services

6. Religious organizations

Expenditure of enterprises assigned to households

Education

Medical and other health services

Welfare services

Recreation and related cultural services

Total consumption of the population

Available income

Income due to free or reduced cost of services to household furnished by government and private non-profit services and by enterprises and due to subsidies paid by government

Total income of the population

Categories of socio-economic groups in the columns as in Table 14a.

Table 20b. Average per household member of total consumption by object of expenditure and source of finance and of total income of the population, classified according to the socio-economic group of the household heads

Items of data in the rows as in Table 20a.

Categories of socio-economic groups in the columns as in Table 14a.

Table 21a. Average per household of total consumption by object of expenditure and source of finance and total income of the population, for fractile groups of households ordered according to size of available income

Items of data in the rows as in Table 20a.

All households and 10 fractile groups of households in the columns.

Table 21b. Average per household member of total consumption by object of expenditure and source of finance and total income of the population, classified according to available income per household member

Items of data in the rows as in Table 20a.

All households and 10 groups of size of income in the columns.

5. Capital transactions classified according to a major attribute of households

Table 22. Average value of capital transactions of household classified according to socio-economic group of household heads

Items of data in the rows

Number of households

- 25. Saving
 - i. Positive
 - ii. Negative
- 26. Consumption of fixed capital
 - i. Owner-occupied dwellings
 - ii. Other structures
 - iii. Other unincorporated enterprises
- 27. Capital transfers received, net
- Less 28. Gross capital formation
 - i. Owner-occupied dwellings
 - ii. Other structures
 - iii. Other unincorporated enterprises
- 29. Net lending
 - i. Positive
 - ii. Negative
- 32. Net acquisition of financial assets, of which:
 - i. Currency and transferable deposits
 - ii. Other deposits
 - iii. Bills and bonds
 - iv. Corporate equity securities
 - v. Net equity on life insurance reserves
 - vi. Net equity on private pension funds
 - vii. Proprietors' net additions to accumulation of quasi-corporate enterprises
 - viii. Trade credits and advances
- Less 31. Net incurrence of liabilities
 - i. Loans, including mortgages
 - a. Consumer debt
 - b. Owner-occupied dwelling debt
 - c. Other unincorporated enterprise debt
 - ii. Trade credit and advances
 - a. Consumer debt
 - b. Unincorporated enterprise debt

Categories of socio-economic groups in the columns as in Table 14a.

Table 23. Average value of the capital transactions of households for fractile groups of households ordered according to size of saving

Items of data in the rows as in Table 22.

All households, households with negative saving, 5 fractile groups of households with positive saving

C. Gross Tabulations

1. Distributed factor income classified according to two attributes of households or individuals

Table 24. Number of households and average number of income recipients and distributed factor income of household, classified according to fractile groups of the size of distributed factor income of households and according to socio-economic group of household heads.

Categories of socio-economic groups in the rows:

11. Employers in agriculture ^{1/}
12. Own-account workers in agriculture ^{1/}
13. Members of agricultural producers' co-operatives
21. Employers in non-agricultural activities ^{1/}
22. Own-account workers in professional, technical, consulting and similar fields ^{1/}
23. Own-account workers and members of producers' co-operatives in other non-agricultural activities ^{1/}
3. Employees in agriculture
41. Managers, supervisors and professional employees in non-agricultural activities
42. Clerical, sales and service workers
43. Manual workers
44. Members of armed forces
 441. Officers
 442. Other
51. Persons dependent on pensions, social security, etc. living in households
52. Persons dependent on property income living in households
6. Persons living in institutions

^{1/} Countries may wish to classify employers with less than a given number of employees in the same category as own-account workers.

All households and 10 fractile groups of households each divided into number of households and average number of income recipients and distributed factor income of households, in the columns.

Table 25. Number of income recipients and average distributed factor income of income recipients classified according to fractile groups of the size of distributed factor income of the individuals and according to their socio-economic group.

Categories of socio-economic group in the rows as in Table 24

All individuals and 10 fractile groups of individuals, each divided into number of individuals and average distributed factor income, in the columns.

Table 26. Number of households and average distributed factor income of households classified according to number of income recipients of each household and fractile groups of households ordered according to size of distributed factor income

Number of income recipients per household in the rows:

- One income recipient
- Two income recipients
- Three income recipients
- Four or more income recipients
- No income recipients

All households and 10 fractile groups of households, each divided into number of households and average distributed factor income of households, in the columns.

2. Available income and final consumption expenditure

Table 27. Number of households and individuals and average available income of households, classified according to fractile groups of the size of available income of households and according to the socio-economic group of household head

Categories of socio-economic group as in Table 24, in the rows

All households and 10 fractile groups of households, each divided into number of households and average number of persons and available income of household in the columns.

Table 28. Number of households and average available income and final consumption expenditure of households, classified according to household size and according to fractile groups of size of available income of households.

Categories of household size in the rows:

- One member
- Two members
 - Two adults
 - One adult and one minor

Three members

Two adults and one minor

One adult and two minors

Three adults

Four members

Two adults and two minors

One adult and three minors

Other

Five members

Two adults and three minors

Three adults and two minors

Four adults and one minor

Other

Six and more members

Two adults and four or more minors

Four adults and two or more minors

Three adults and three or more minors

Other

All households and 10 fractile groups of households, each divided into number of households and average available income and final consumption expenditure of households, in the columns

Table 29. Number of households and average per household of members, distributed factor income and available income, classified according to size of available income and size of distributed factor income

10 classes of size of available income, each divided into number of households and average per household of number of persons, distributed factor income and available incomes, in the rows.

10 classes of size of distributed factor income in the columns.