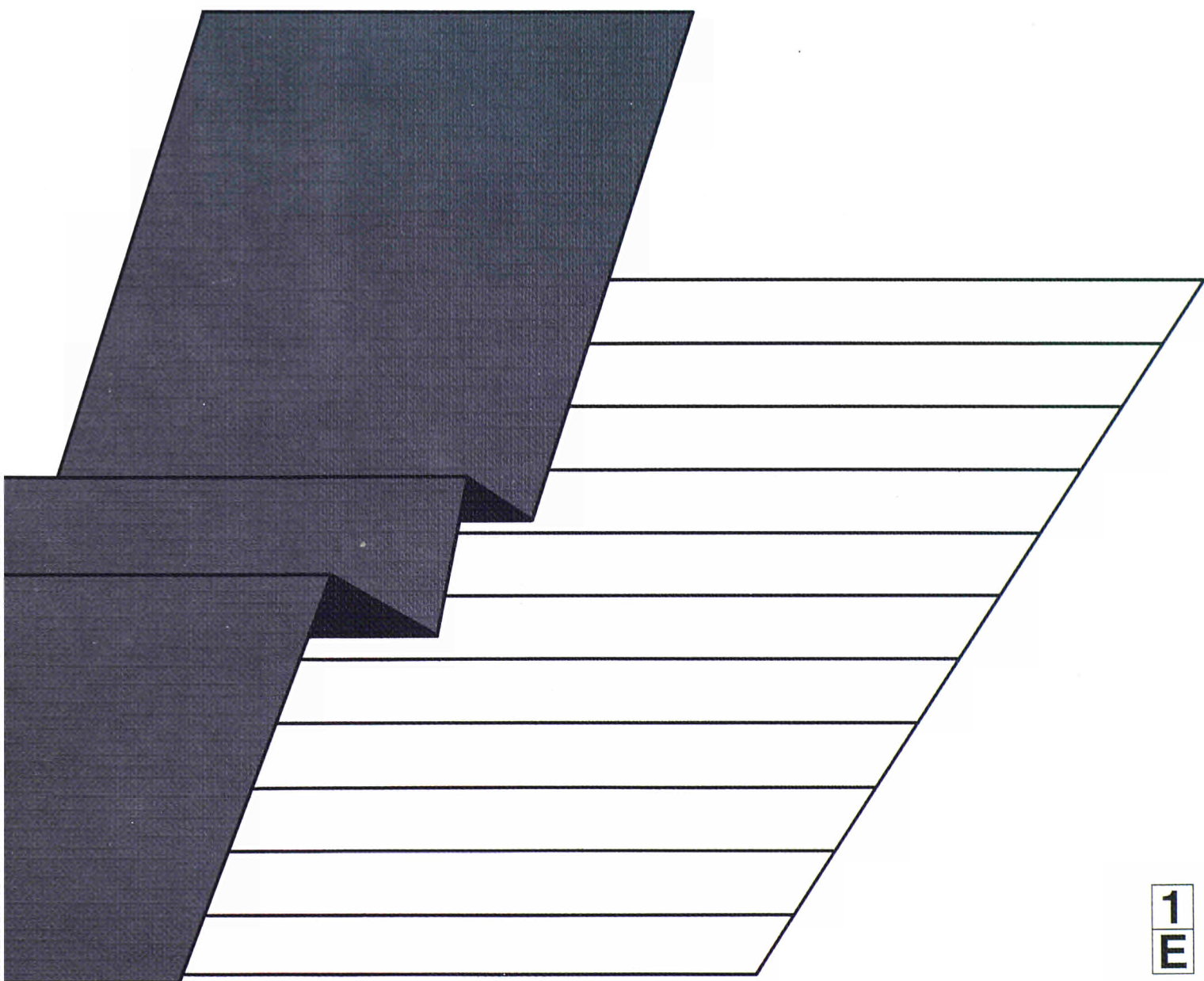


REGIONAL ACCOUNTS METHODS

Household accounts





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Y. Franchet
Directeur général

REGIONAL ACCOUNTS METHODS

Household accounts

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RESEARCH AND DEVELOPMENT

Human Resources

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PREFACE

Regional policy is not possible without comparable regional indicators. The increasing importance of regional policy in the European Union is accompanied by a growing need for comparable regional data. Eurostat, the Statistical Office of the European Communities, is carrying out a wide range of work in a bid to produce suitable and comparable regional data. One group of activities relates to the harmonization of the data recorded in the Member States.

Indicators from the national accounts are of particular importance to the formulation, implementation and evaluation of measures in the field of regional policy. For the very first time, the 1996 version of the European System of Accounts (ESA), the basic methodology, included a chapter on regional accounts. However, the ESA merely contains the basic rules, not detailed recommendations for their practical implementation in the Member States. Such recommendations, based on the ESA rules, will be developed jointly by the representatives of the Member States and Eurostat and then published in a series of methodological publications.

This handbook is the second in this series. It contains practical recommendations for compiling the regional accounts of private households. In 1995, practical recommendations appeared for calculating gross value added and gross fixed capital formation by activity. Work on a third publication in this series, on the regionalization of government transactions, is under way.

This handbook has two objectives. The first is to provide those responsible in the Member States for compiling regional accounts of private households with guidelines which, when correctly used, will ensure that results are directly comparable. The second is to give users a better idea of the problems and the solutions developed to solve them, so that appropriate use can subsequently be made of data.

Special thanks are due to the experts from the Member States who, as members of the Task Force, contributed to the preparation of this handbook.

Luxembourg, June 1996

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1. Introduction

The regional accounts of households may be used to make interregional comparisons of the main transactions in which households are involved, to analyse differences in the way in which income is generated in the different regions and to determine regional levels of households' disposable income and saving. They are therefore a useful tool for policy-makers working at regional level in both the Member States and the EU.

The methodology set out in this document is based on two essential characteristics. Firstly, it does not set out to describe a complete system of regional-level household accounts, but rather to describe in national accounts terms how the disposable income of households is derived and how it is used for final consumption and saving. There is no description of productive activity (production or generation of income accounts) or of how the assets of households are accumulated. Secondly, the proposed methodology is consistent with the European System of National Accounts (ESA) and the United Nations System of National Accounts (SNA). The references to these manuals will always be to their revised versions, currently ESA 1995 and SNA 1993.

Before regional household accounts can be compiled, the concepts "regional territory" and "resident households" have to be defined and rules established for the regional breakdown of the primary income, disposable income, final consumption expenditure and saving of households.

This document is structured as follows: the concepts of "regional territory" and "extra-regio" as defined in ESA (13.06) are discussed in point 2, which also recommends the NUTS level at which regional household accounts should be compiled.

Point 3 deals with the concept of "resident households" according to the ESA chapter "The units and grouping of units".

Point 4 describes the distribution of income account (excluding the generation of income account) and the use of income account in accordance with the ESA

chapters "Sequence of accounts and balancing items" and "Distributive transactions".

Point 5 deals with the different methods to be used (bottom-up, top-down) for the regionalisation of the accounts, reliability of estimates and adjustments to national accounts sources and indicators for the regionalisation of the different transactions and the compilation of provisional and final accounts.

2. The regional territory

2.1 Limits of the regional economy

The total economy is defined in terms of institutional units. It consists of all the institutional units which are resident in the economic territory of a country. In national accounts, the economic territory consists of the geographic territory administered by a government within which persons, goods, services and capital circulate freely. It includes those islands belonging to a maritime country which are subject to the same monetary and fiscal authorities as the mainland, which persons and goods therefore enter and leave without any special customs or migratory formality.

The economic territory, although consisting essentially of the geographic territory, does not coincide exactly with it. It can be divided into "regional territory" and "extra-regio territory".

2.2 Definition of the regional territory

The regional territory of a region includes:

- the region that is part of the geographic territory of a country;
- any free zones, including bonded warehouses and factories under customs control in the region.

2.3 Definition of the extra-regio territory

The extra-regio territory is made up of parts of the national economic territory which cannot be attached

directly to a single region that is part of the national geographic territory. It consists of:

- a. the national air-space, territorial waters and the continental shelf lying in international waters over which the country enjoys exclusive rights (not relevant for the regional household accounts);
- b. territorial enclaves (i.e., geographic territories situated in the rest of the world and used, under international treaties or agreements between States, by general government agencies of the country (embassies, consulates, military bases, scientific bases, etc.));
- c. deposits of oil, natural gas, etc. in international waters outside the continental shelf of the country, worked by units resident in the territory (not relevant for the regional household accounts).

The Nomenclature of Territorial Units for Statistics (NUTS) is the regional classification used for the compilation of regional household accounts. The level at which these accounts may be compiled depends largely on the reliability of the data, which may, however, differ from one statistical source or one country to another. The NUTS II regional level corresponds, for most countries, to national administrative divisions. At that level, there are no noticeable reliability constraints such as frequently arise in most countries when certain sources are used at the NUTS III level. It is therefore proposed that regional accounts for households should be compiled at the NUTS II level as established in the ESA transmission program of national accounts data.

3. Units of households and the households sector

3.1 The household as an institutional unit

A household is an institutional unit. In the ESA (2.12) such a unit is defined as follows:

"The institutional unit is an elementary economic decision-making centre characterized by uniformity of behavior and decision-making autonomy in the exercise of its principal function. A resident unit is regarded as constituting an institutional unit if it has decision-making autonomy in respect of its principal function and either keeps a complete set of accounts or it would be possible and meaningful, from both an economic and legal viewpoint, to compile a complete set of accounts if they were required."

The ESA (2.13a) also states that: "households always enjoy autonomy of decision in respect of their principal function of consumption and must therefore be institutional units, even though they do not keep a complete set of accounts".

Households as consumers may be defined as small groups of persons who share the same living accommodation, who pool some, or all, of their income and wealth

and who consume certain types of goods and services collectively, mainly housing and food. The criteria of the existence of family or emotional ties may be added.

3.2 The institutional sector households (S.14) (ESA 2.75)

3.2.1 Coverage

"The households sector (S.14) covers individuals or groups of individuals as consumers and possibly also as entrepreneurs producing market goods and non-financial and financial services ... provided that, in the latter case, the corresponding activities are not those of separate entities treated as quasi-corporations. It also includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use.

...

The principal resources of these units are derived from compensation of employees, property income, transfers from other sectors or the receipts from disposal of market products or the imputed receipts from output of products for own final consumption."

The households sector includes (ESA 2.76):

- a. "individuals or groups of individuals whose principal function is consumption;
- b. persons living permanently in institutions who have little or no autonomy of action or decision in economic matters", such as:
 - members of religious orders living in monasteries,
 - long-term patients in hospitals,
 - prisoners serving long sentences,
 - old persons living permanently in retirement homes;"Such people are treated as comprising, together, a single institutional unit, that is, a single household;
- c. individuals or groups of individuals whose principal function is consumption and that produce goods and non-financial services for exclusively own final use ...";
 - The system includes only the services of owner-occupied dwellings and domestic services produced by paid employees:
- d. "non-profit institutions serving households, which do not have independent legal status or those which do but are of only minor importance".

The production of goods and services by unincorporated enterprises (market enterprises owned by households) is described in the "household" sector. Such enterprises have no assets or autonomy of decision-making separate from those of their owner. No distinction is made between them and the owner's household, which is an institutional unit in the "household" sector.

3.2.2 Sub-sector breakdown

The household sector is subdivided into the following sub-sectors (ESA 2.77):

- employers,
- employees,
- recipients of property income,
- recipients of pensions,
- recipient of other transfer incomes,
- others;

The largest income category of a household determines its allocation to the specific sub-sectors. This sub-sectoral classification may be useful for analytical purposes, although specific sources by region would be needed at household level. This supposes a major inconvenience to adopt the sub-sector breakdown at regional level.

3.3 Residence of households

The term "residence" means that an institutional (or production) unit may be attached to an economic territory. Thus an institutional unit is resident on a given economic territory when it has a centre of economic interest on that territory.

The ESA (2.07) states that: "The term centre of economic interest indicates the fact there exists some location within the economic territory on, or from, which a unit engages, and intends to continue to engage, in economic activities and transactions on a significant scale, either indefinitely or over a finite but long period of time (a year or more)".

Of special importance is the fact that: "The ownership of land and buildings within the economic territory is deemed to be sufficient in itself for the owner to have a centre of economic interest there" (ESA 2.07).

Some references from the ESA and SNA clarify the residence of households at regional level:

- "A household has a centre of economic interest when it maintains a dwelling, or succession of dwellings, within the country which members of the household treat, and use, as their principal residence. All individuals who belong to the same household must be resident in the same country" (SNA, 14.15). For regional purposes, 'country' can be read as 'region';
- Households are also uni-regional institutional units, thus their centre of economic interest is in the region where most of their activities take place (see ESA 13.10);
- "All transactions of the uniregional institutional units are allocated to the region in which they have their centre of economic interest. Regarding households, the centre of economic interest is the region where they live, not the region where they work" (ESA 13.11).

"A member of a resident household who leaves the economic territory to return to that same household after a limited period of time (i.e., less than one year) con-

tinues to be a resident even if that individual makes frequent journeys outside the economic territory. The individual's centre of economic interest remains in the economy in which the household is resident. The following categories of such individuals are treated as residents" (SNA, 14.16); the illustrations of the categories are adapted for regional purposes:

- a. travellers or visitors: that is, individuals who leave the region for less than one year for recreation, business, health, education (see point h), religious or other purposes;
- b. workers who work for part of the year in another region or country, in some cases in response to the varying seasonal demand for labor, and then return to their households;
- c. border workers who regularly cross the border of the region or the country where they live each day or somewhat less regularly (e.g. each week) to work in a neighboring region or country;
- d. the official, civilian or military representatives of the government of the country established in territorial enclaves. It is supposed that these representatives often live as well as work in the enclaves. They continue to be resident in their home country even if they live in dwellings outside the enclaves. They are considered to have their residence in the extra-region;
- e. the staff of the Institutions of the European Communities and of civilian or military organizations which have their headquarters in extra-territorial enclaves. For example, an employee of Eurostat is a resident of Luxembourg provided he lives in Luxembourg;
- f. the locally recruited staff of foreign embassies, consulates, military bases, etc. reside in the region where the households to which they belong maintain their dwellings;
- g. the crews of ships, aircraft, or other mobile equipment operating partly, or wholly, outside the region or country reside in the regions where the households to which they belong maintain their dwellings;
- h. according to the guidelines of the SNA (14.20), students (and long-term patients) are treated as "residents of their country of origin however long they study abroad, provided they continue to form part of a household in that country".

For the regional household accounts, a distinction should be made between two situations:

h1. Students and long-term patients studying or staying abroad;

The national accounts rule should be followed and therefore they should be treated as residents of their region of origin however long they study or stay abroad.

h2. Students and long-term patients studying or staying in another region of the home country;

An exception could be envisaged at regional level, according to international conventions (World Tourism Organization), whereby these students and pa-

tients would be treated as residents of the host region, when they stay there more than one year.

3.4 National households units

In the ESA 2.15, notional resident units are defined as: "those parts of non-resident units which have a centre of economic interest ... on the economic territory of the country; non-resident units in their capacity as owners of land or buildings on the economic territory of the country, but only in respect of transactions affecting such land or buildings.

Notional resident units, even if they keep only partial accounts and may not always enjoy autonomy of decision, are treated as institutional units".

Two examples of these units are:

1. A household which owns an unincorporated enterprise in another country or a region other than the region where it lives. Two different situations arise:

- 1.a. A household owns an unincorporated enterprise in another country:

The unincorporated enterprise is a notional unit of the foreign country, thus, not integrated in the household sector of the home country. According to the ESA (2.25), notional resident units, by convention, are treated as if they were quasi-corporations; therefore for the household sector the income received by the owner has to be counted as income withdrawn from quasi-corporations (property income) transferred to its owner in the home region.

- 1.b. A household owns an unincorporated enterprise in another region of the home country:

The unincorporated enterprise is a resident (notional unit) of the host region and in this case belonging to the household sector. The income received by the owner has to be counted as mixed income transferred to its owner in the home region. This rule ensures coherence between national and regional accounts of households.

2. A household owns land and/or a second dwelling in another country or a region other than the region where it lives. Again two different situations arise:

- 2.a. A household owns land and/or a second dwelling in another country:

Land and/or second dwellings are non-resident units (notional units of the foreign country). The production of housing services (rented or owner occupied) has to be attached to the mentioned notional unit. For the household sector, the income received by the owner has to be counted as property income transferred to its owner in the home region.

- 2.b. A household owns land and/or a second dwelling in another region of the home country:

Land and/or second dwellings are non-resident (notional) units of the region where they are located. For the household sector, the income received by the owner has to be counted as property income (from land), operating surplus (owner occupied dwellings)

and mixed income (rented dwellings), transferred to the home region (see ESA 4.73 and ESA 13.34).

These two situations also have to be considered when a household, non-resident in the home country, owns land, dwellings or unincorporated enterprises (treated as quasi-corporations) in a region of the home country. The imputation rules mentioned above have to be applied and therefore these units do not belong to the household sector of the home country.

4. Simplified regional accounts of households

4.1 General overview of the household accounts

The regional accounts of households are compiled for households resident on the regional territory and extra-regio. For purposes of regional analysis, these accounts are restricted to the distribution of income account, excluding the production and generation of income accounts.

According to the ESA (chapter VII "Sequence of accounts and balancing items"), these accounts can be subdivided into the "allocation of primary income account II.1.2", the "secondary distribution of income account II.2" and the "use of disposable income account II.4.1". In addition, there are the "redistribution of income in kind II.3" and "use of adjusted disposable income II.4.2" accounts.

The accounts will be presented on the basis of their main transactions. A more detailed disaggregation is given in Annex I.

4.2 The sequence of regional accounts of households

4.2.1 Allocation of primary income account of households

This is used to determine the primary income of households resident on the regional territory or extra-regio territory. "Primary income" is the compensation of employees received plus mixed income (or the operating surplus from their own-account production of housing services) of resident households, plus property income received minus property income payable by resident households. For more details, see table 1.

4.2.2 Secondary distribution of income account of households

The secondary distribution of income account of households records transactions which, for households resident on the regional territory or extra-regio, constitute a redistribution of income in cash. These transactions comprise social contributions (uses), social benefits in cash (resources), current taxes on income, wealth, etc. (uses) and other current transfers such as net premiums and accident insurance claims. When these transactions are added to or subtracted from primary income – the balancing item of the allocation of primary income

Table 1: Allocation of primary income account of households II.1.2

Uses	Resources
D.4 Property income	B.2/B.3 OPERATING SURPLUS/MIXED INCOME D.1 Compensation of employees
B.5 PRIMARY INCOME	D.4 Property income

Explanations:

B.2/B.3 Operating surplus/mixed income:

Mixed income is the operating surplus of households that operate in "sole proprietorships and partnerships without independent legal status - other than those treated as quasi-corporations - which are marked producers" (ESA 2.76). Operating surplus consists, in the case of households, of the operating surplus from housing services produced for own consumption by owner-occupiers.

Operating surplus and mixed income should be evaluated net of consumption of fixed capital, both for dwelling and for the fixed assets from unincorporated enterprises. This evaluation is always dependent on the availability of data.

D.1 Compensation of employees (ESA 4.02):

The "compensation of employees ... is defined as the total remuneration, in cash or in kind, payable by an employer to an employee in return for work done by the latter during the accounting period.

Compensation of employees is broken down into:

- a) wages and salaries in cash; wages and salaries in kind;
- b) employers' social contributions".

D.4 Property income:

Resources: "property income ... is the income receivable by the owner of a financial asset or a tangible non-produced asset in return for providing funds to, or putting the tangible non-produced asset at the disposal of, another institutional unit" (ESA 4.41).

Uses: interest paid, including that paid in connection with the production activity of unincorporated enterprises. Rents on land and sub-soil assets.

B.5 Primary income: balancing item.

account - the result is the disposable income of households resident on the regional territory or extra-regio. This income does not include social transfers in kind

coming from public administrations or non-profit institutions serving households. For more details, see table 2.

Table 2: Secondary distribution of income account of households II.2

Uses	Resources
D.5 Current taxes on income, wealth, etc.	B.5 PRIMARY INCOME
D.61 Social Contributions	D.62 Social benefits other than social benefits in kind
D.7 Other current transfers	
B.6 DISPOSABLE INCOME	D.7 Other current transfers

Explanations:

D.62 Social benefits other than social benefits in kind.

This heading includes:

- D.621 Social security benefits in cash;
- D.622 Private funded social insurance benefits;
- D.623 Unfounded employee social insurance benefits;
- D.624 Social assistance benefits in cash.

D.7 Other current transfers (resources).

This heading includes:

- D.72 Non-life insurance claims;
- D.75 Miscellaneous current transfers.

D.5 Current taxes on income, wealth, etc. cover all compulsory, unrequited payments, in cash or in kind, levied periodically by general government and by the rest of the world on the income and wealth of institutional units, and some periodic taxes which are assessed neither on the income nor on the wealth. They include:

- D.51 Taxes on income;
- D.59 Other current taxes.

D.61 Social contributions.

This heading includes:

- D.611 Actual social contributions;
- D.612 Imputed social contributions.

D.7 Other current transfers.

This heading includes:

- D.71 Net non-life insurance premiums;
- D.75 Miscellaneous current transfers.

4.2.3 Redistribution of income in kind account of households

The redistribution of income in kind account is used to incorporate into the disposable income of households resident on the regional territory or extra-regio the social transfers in kind which they receive: social benefits in

kind and individualized non-market services (education, health, etc.) produced by general government or non-profit institutions. This disposable income, adjusted for social transfers in kind, is known as "adjusted disposable income". For more details, see table 3.

Table 3: Redistribution of income in kind account of households

Uses	Resources
B.7 ADJUSTED DISPOSABLE INCOME	B.6 DISPOSABLE INCOME
	D.63 Social transfers in kind

Explanations:

D.63 Social transfers in kind (ESA 4.104): "Social transfers in kind ... consist of individual goods and services provided as transfers in kind to individual households by government units and non-profit institutions serving households They may be financed out of taxation, other government income or social security contributions, or out of donations and property income in the case of non-profit institutions serving households." This heading includes:

- D.631 Social benefits in kind;
- D.632 Transfers of individual non-market goods or services.

B.7 Adjusted disposable income: balancing item.

4.2.4 Use of disposable income account of households

The use of income account describes how the disposable income of households resident on the regional territory or extra-regio is divided between final consumption and saving. It includes two variants, one based on disposable income – the balancing item of the secondary distribution of income account – and the other on adjusted disposable income, the balancing item of the redistribution of income in kind account. For more details, see table 4.

With the first variant, final consumption ("final consumption expenditure") corresponds largely to purchases by

households of goods and services. With the second variant, final consumption ("actual final consumption") includes, in addition to final consumption expenditure, goods and services consumed by resident households using the social transfers in kind which they receive. Thus the difference between adjusted disposable income and disposable income (the social transfers in kind of households resident on the regional territory) is exactly the same amount as the difference between actual final consumption and final consumption expenditure. Thus, saving – the balancing item of the use of income account – is the same whichever variant is used.

Table 4 a): Use of disposable income account of households II.4.1

Uses	Resources
P.3 Final consumption expenditure	B.6 DISPOSABLE INCOME
B.8 SAVING	D.8 Adjustment for the change in net equity of households on pension funds

Table 4 b): Use of adjusted disposable income account of households II.4.2

Uses	Resources
P.4 Actual final consumption expenditure	B.7 ADJUSTED DISPOSABLE INCOME
B.8 SAVING	D.8 Adjustment for the change in net equity of households in pension funds reserves

Explanations:

D.8 Adjustment for the change in net equity of households in pension funds reserves:

This "... represents the adjustment needed to make appear in the saving of households the change in the actuarial reserves on which households have a definite claim ... and which are fed by premiums and contributions recorded in the secondary distribution of income account as social contributions" (ESA 4.141).

P.3 Final consumption expenditure. This heading includes:

- Purchases of goods and services on the market, both within and outside the economic territory of the region.
- The proportion of goods and services paid for by households which is reimbursed by general government or non-profit institutions serving households is included under final consumption expenditure for these two sectors;
- Final consumption resulting from own-account production by households.

P.4 Actual final consumption expenditure. This heading includes social transfers in kind, in addition to final consumption expenditure.

B.8 Saving: balancing item.

4.3 Regional specificities of some household transactions

4.3.1 B2/B3 Operating surplus/mixed income

Mixed income corresponds to the operating surplus which households resident on the regional territory or extra-regio derive from their unincorporated enterprises and from their own-account production, with the exception of the (own-account) production of housing services (for these last, the term operating surplus is retained).

On the other hand, mixed income/operating surplus does not include the income of unincorporated enterprises/households services situated/offered on the regional territory but belonging to households not resident on that territory.

4.3.2 D4 Property income (resources)

Property income received comprises interest received by households resident on the regional territory or extra-regio (interest on deposits, securities, etc.), corporate income received by resident households, i.e. dividends and income withdrawn by the owners of quasi-corporations, income attributed to insured persons and income from land. The assets from which this income derives

may be situated in the region, outside it or even outside the national economic territory.

Income attributed to insured persons includes income from accident insurance, life assurance and private social insurance schemes (pension funds, in particular). It is the net income derived from the investment of the reserves of insurance companies or private regimes in the form of liabilities to households resident on the regional territory.

4.3.3 D7 Other current transfers (resources)

Non-life insurance claims and other current transfers received.

Non-life insurance claims are claims under non-life insurance contracts (fire, theft, damage to property, injury to persons, etc.) due to households resident on the regional territory or extra-regio as a result of damage arising during the year. The insurance companies concerned may be situated on the regional territory or elsewhere (including outside the national territory).

Other current transfers received correspond to several types of operations; in particular current transfers received by households resident on the regional territory

and extra-regio territory, coming from the rest of the world or from other regions (transfers coming from other regions are not usually evaluated in the household accounts of national accounts). Other current transfers received also include payments from public administrations and non-profit organizations not classified as social benefits: rewards, travel expenses, indemnities for goods of consumption lost etc.

4.3.4 D7 Other current transfers (uses)

Net non-life insurance premiums are those non-life insurance premiums which are intended to cover claims due during the year. However, net premiums equal non-life insurance claims only at the level of the insurance companies and not necessarily in each regional territory considered in isolation. In fact the net non-life insurance premiums of households resident on the regional territory or extra regio, may be obtained by adding the income from the investment of reserves attributed to those households to the actual premiums (premiums acquired during the year) and deducting the consumption of non-life insurance services. Social contributions to private social insurance schemes are valued by the same method as net non-life insurance premiums.

As on the resources side, miscellaneous current transfers entered in the secondary distribution of income account under uses represent various types of transactions, basically transfers (in cash or in kind) paid by households resident in the region to households not resident in the region (outside the national economic territory or in a different region), payments to non-profit institutions (including those not resident on the national territory), fines and similar payments to general government, reimbursements by households of expenditure defrayed for their benefit by social security bodies.

4.3.5 Adjustment for the change in net equity of households on pension funds (see ESA 4.141, 4.142 and SNA 7.124)

The use of income account includes under resources an item known as adjustment for the change in net equity of households on pension funds. Using this item, which is included in both variants of the account, the net increase in the reserves of pension funds to which resident households have subscribed can be incorporated into the saving of those households. It is measured as actual social contributions paid to the funds plus net income from the investment of reserves attributed to insured persons minus social benefits paid by the funds and minus the consumption of services in the case of autonomous pension funds. In view of this adjustment, flows relating to pension funds are, in short, counted as follows for the valuation of the various income concepts:

a. the social contributions paid to the funds by households resident on the regional territory are deducted from disposable income (and adjusted disposable income), since they are recorded under transfers on the uses side of the secondary distribution of income account. The adjustment entered in the use of income account enables this effect to be canceled out when saving is calculated;

b. the social benefits paid by the funds to resident households are counted as part of disposable income (and adjusted disposable income), since they are recorded as transfers of resources in the secondary distribution of income account. The adjustment of the use of income account means that they are not counted when saving is calculated;

c. the net income from the investment of the funds' reserves attributed to resident households is included in the primary income of those households (property income entered on the resources side of the allocation of primary income account) but not in their disposable income, being included in the social contributions posted on the uses side of the secondary distribution of income account. However, this income is incorporated into the saving of resident households by means of the adjustment entered in the use of income account.

Thus, the articulation of flows concerning pension funds is different from those for life insurance or non-life insurance funds:

a. For life insurance, only income from the investment of reserves attributed to the insured persons is included in the accounts: it is included as a resource in the allocation of primary income account and is also included in disposable income and saving;

b. For non-life insurance, the income from the investment is counted under primary income but not under the disposable income or saving of households. It is not considered as an amount owed to the households, since it is used by the insurance companies to pay some of the claims. Furthermore, net premiums (excluding income from the investment of reserves), and claims, are deducted from/added to disposable income and saving.

Thus, in the case of pension funds, the treatment of flows is based on the treatment of both life insurance (for the calculation of saving) and non-life insurance (for the calculation of disposable income).

4.4 The compilation of regional accounts and their transactions

4.4.1 Introduction

Section 4.1 gives an overview of the accounts of households and the transactions and balancing items involved. Each account contains valuable information, but the question is to what extent and at what effort it is possible to compile these accounts, transactions and balancing items at the NUTS II regional level. The answer depends on why the regional household accounts are being compiled and on the statistical information available in each country. A brief analysis of these subjects follows.

4.4.2 The aim of compiling regional household accounts

First of all, the allocation of primary income account contains the balancing item "primary income of households". This is an indicator of the capacity of the households resident in a region to generate an income as

entrepreneurs, employees or recipients of property income in the region of their residence, in other regions or abroad.

In general, the primary income of households is the most important of the primary incomes of the various sectors. In addition, if the primary income of resident households per head of the population is lower in one region than in others, this might lead to income transfers from central government or from supra-national institutions such as the European Union (EU) to the poorer region. A low primary income of resident households might be an indication of the dependency of that region on the support of national and supra-national institutions. A relatively low primary income of households might also lead to structural measures to improve the earning capacity of the region concerned. Creating economic activities, and thus work, is, of course, one of the most important remedies.

For purposes of regional policy, it is important to break down the primary income of households into its components: mixed income, compensation of employees and net property income. It is important to note that economic developments might have differing effects on the different component parts of the primary income of households. Increasing competition on the agricultural markets, for example, has a direct effect on the mixed income of farmers, while it is highly probable that this is not the case for employees. Thus, if there are substantial differences in the composition of the primary income of resident households from one region to another, economic policy might produce substantially different effects on the level of primary income from one region to another.

The secondary distribution of income account of households contains a very important balancing item: the disposable income of resident households. This balancing item is the result of all preceding transactions: the production, distribution and redistribution of income. For many countries, the redistribution of income implies substantial inter-regional transactions.

Disposable income is a concept which reflects to some extent the 'material welfare' of households. Welfare as such is a concept which cannot be measured statistically. Disposable income is a concept which can be used as an approximation, an indicator, of 'welfare'. Relatively low disposable income of households resident in a region is basically a topic for European Union policy-making, although it is not referred to as such in the regulations. However, there is no doubt that the disposable income of households resident in a region is a very important regional indicator.

Compared with disposable income, the adjusted disposable income of households resident in a region can be regarded as a closer approximation to the concept of 'material welfare'. Thus, if information on social transfers in kind can be obtained, it is strongly recommended that this balancing item be compiled, too.

The balancing item "saving of resident households" in a region gives an indication of the long-term endurance capacity of those households. The same applies to the

use of adjusted disposable income account and the use of disposable income account of households.

4.4.3 Some remarks concerning statistical sources

Section 4.4.2 gives the meaning of some important balancing items and sets out arguments in favour of their compilation at regional level. They could serve as a basis for the implementation and monitoring of regional policies. However, the compilation of these balancing items depends on the statistical information available and this differs from country to country. The reliability of sources is also something to consider, particularly when data from sample surveys may lack reliability at the NUTS II regional level. This has to be taken into account when decisions are taken on the sources to be used for assessing the different transactions.

4.4.4 Proposals for the detail of the accounts, transactions and balancing items

The revised version of the ESA (13.31) limits the accounts to the allocation of primary income and secondary distribution of income as the minimum requirement to be compiled by the Member States. Nevertheless some practical recommendations are given for the countries able to compile an enlarged system.

The first consideration is that there is a difference between the level of detail of compilation and the level of detail at which the accounts of households are published.

It is recommended that the accounts should be compiled at the most detailed level possible, bearing in mind the data available. Even when the data for compiling several transaction categories are less than totally reliable, it is recommended that the regional breakdown of those transactions be estimated, mainly because this makes clear the greater or lesser degree of reliability of the different balancing items at regional level. If possible, it is even recommended that the level of detail of the transactions should be greater than that mentioned in Annex II.

The level of regional detail at which the EU countries will be able to publish household accounts is largely a matter of the availability of relevant and reliable data. A practical way is to look for the highest common denominator at which publication is possible. Because this is not immediately clear, a number of suggestions are listed below.

Suggestion 1

1.a It is suggested that in any case the 'entrepreneurial income account' and the 'allocation of other primary income account' should be combined in the 'allocation of primary income account' (Table 1). For transactions and balancing items, it is suggested that no detail beyond the level of Table 1 should be published, as discussed in Section 4.2.1.

1.b In addition to the primary income account, it is suggested that the 'secondary distribution of income account' of households should be compiled (Table 2). For transactions and balancing items, it is suggested that

no detail beyond the level of Table 2 should be published, as discussed in section 4.2.2.

1.c It is suggested that the 'use of disposable income account' should not be compiled beyond the level of detail of Table 4a, as discussed above. Because of the quality of the data on consumption, it is suggested that final consumption expenditure should not be detailed. Countries may, of course, publish more detailed data on this transaction if reliable information is available.

1.d If reliable data exist on 'social transfers in kind', it is suggested that the 'redistribution of income in kind account of households' be compiled (Table 3) as well as the 'use of adjusted disposable income account of households' (Table 4b). When priorities are being set, it is suggested that the extended concepts of 'adjusted disposable income' and 'actual final consumption' have greater priority than, for example, more detail in 'final consumption expenditure'. It is suggested that published data should not go beyond the level of detail of Tables 3 and 4b.

Suggestion 2

Accounts included in 1a, 1b and 1c should be compiled. For the sake of simplification, suggestion 1.d is rejected.

Suggestion 3

Accounts included in 1a, 1b, 1d should be compiled. For the sake of comparability of regional balancing items between countries, suggestion 1c is rejected.

Suggestion 4

The regional household accounts are limited to the accounts 1a and 1b as established in the ESA (13.31).

The discussion of this issue by the Working Party "Regional accounts and statistical indicators" in 1995 has shown that Option 1,3,4, in any hierarchical consideration, should be preferred to 1, 2,4, given the emphasis of Community statistics on the comparability of data.

5. Estimation methods: principles and methods of regionalisation

5.1 Regionalisation of transactions for the regionalisation of accounts

Two types of procedure for the compilation of the regional accounts of households spring to mind. Firstly, attempts could be made to construct a complete system of accounts of the regional economy on the basis of its institutional units or parts thereof. Such a system should include accounts showing the links between each regional economy and the economies of other regions and the rest of the world. These accounts would be the equivalent of the rest-of-the-world accounts in national accounts. Secondly, the regional accounts of households could be compiled via a "regionalisation" i.e. by allocating the transactions featuring in the sequence of national accounts to the different regional territories and extra-regio.

Theoretically, it is more satisfactory to compile a set of regional accounts than to regionalize transactions.

There are, however, serious conceptual obstacles to this idea, in particular the fact that the regional territory is not a "closed area" from the point of view of its economy. For these reasons, to build a regional system of accounts of institutional sectors cannot be considered a feasible proposition. However the principles for the regionalization of household accounts, such as the residence of households, and the coherency with transactions in the other sectors, should be retained.

The transactions at the national level recorded in the allocation of primary income, secondary distribution of income, redistribution of income in kind and use of income accounts are to be allocated to the different regional territories. In order to do this, a very detailed level of data will generally be required, one in which the transactions are broken down into sufficiently detailed categories, categories also identifiable in the accounts of the "household" sector and for which regional statistical sources, or regional indicators, are available. Regionalisation must endeavor to allocate transactions to the place of residence of the households, taking into account, if necessary, the multiregional nature of certain transactions.

5.2 The bottom-up and top-down methods

Two methods of regionalizing transactions are possible. The bottom-up method consists of collecting data on the basic units which, when aggregated at regional level, can be used to determine the regional breakdown of the transaction (including the extra-regio). Where the accounts of households are concerned, the basic unit is the household resident on the given regional territory.

The top-down method works by reference to a regional indicator which has a more or less close link with the transaction in question and is used as a regional breakdown key.

The advantage of the bottom-up method is that it uses statistical data closely allied to the variables which it is aimed to measure at regional level. Its disadvantage is that it does not a priori guarantee consistency with the valuations of the accounts of the "household" sector.

On the other hand, the advantage of the top-down method is that, via construction, it ensures that the national figure and regional figures remain consistent, since the latter result from a breakdown of the national total based on a distribution key. There is, therefore, no adjustment problem with the top-down method. Its drawback is that the regional valuations do not always result from data directly linked to the variables to be measured and to the basic units in question. This disadvantage will be less serious if the distribution indicator is correlated with the transaction concerned.

In general, the bottom-up method is clearly preferable to the top-down.

The bottom-up and top-down methods may be combined (mixed method). For example, wages and salaries received by households resident on a regional territory may be valued on the basis of the wages and salaries paid by enterprises and institutions which have production units on that territory. Initially, the wages and sa-

laries paid by the institutions and enterprises are divided up among their production units (top-down method) and regional amounts are valued by adding up the wages and salaries paid by these units in each region (bottom-up method). However, the wages and salaries of resident households are not obtained in this way, since account also has to be taken of wages and salaries paid to residents by production units situated outside the region, and those paid to non-residents by production units situated on the regional territory have to be deducted.

In fact, the bottom-up method is most often used as a mixed method. Since they are adjusted to national accounts valuations, regional amounts derived from data on the basic units are not the final amounts included in the national accounts: they are a reference for the regionalisation of the national figure.

A different way of considering mixed methods is, for example, the use of the bottom-up method when a variable or an aggregate of variables can be regionalized at the NUTS-I level only, with the top-down method used for further regionalisation at the NUTS-II level. This might be the case when, for example, information from industrial aggregates is suitable for the regionalisation of income components in the regional household accounts at the NUTS-I level.

5.3 Reliability of valuations and adjustments

5.3.1 Reliability of valuations

There is a transaction in the accounts of the "household" sector to correspond to each transaction in the regional accounts of households. The bottom-up method does not a priori guarantee numerical consistency, but the top-down method does, since it involves dividing the national flow among the different regional territories.

There may be various reasons for the differences between the valuations obtained using the bottom-up method and those which feature in the "household" sector accounts. These reasons include the following (there are others):

1. Population differences:

The differences classified under this heading concern the additions necessary for the coincidence of the population of the source under consideration and that of the sector "households" in national accounts. They relate to persons or households that are not observed in the statistical source under consideration, and concern, for example, persons who died or emigrated during the survey.

2. Differences in transaction concepts:

Transaction concepts used in the statistical source may differ from the concepts used in national accounts. For example, the income components as measured in the statistical source can differ from the corresponding income components in the national accounts as to definition, recording, observation and valuation:

- a. Transactions in national accounts may be missing from the statistical source;

- b. Transactions in national accounts may be only partially observed in the statistical source;
- c. Transactions in the statistical source may be classified differently in the national accounts;
- d. Transactions in the statistical source may differ from the national accounts as to the time of recording;
- e. Transactions in the statistical source may have a different valuation than in national accounts.

3. Statistical discrepancies:

After correction for the differences mentioned above, there still remains a discrepancy between the adjusted data from the statistical source and the national accounts. It includes, inter alia:

- a. Sampling errors in the statistical source. The source used for the regional accounts is the same as for the national accounts but it is not entirely representative at regional level.
- b. Estimation errors in the national accounts. In the years between revisions, national accounts give preference to the estimation of changes against absolute values. Thus, absolute values from regional accounts could be more accurate than those from national accounts.
- c. That part of the unobserved economy (for example tax-evasion).
- d. The sources used for regional accounts have been processed in much less detail.

5.3.2 Adjusting the regional accounts to the national accounts of the household sector

The simplest way of adjusting the valuation of the regional accounts of households to that of the accounts of the "household" sector is to apply a single coefficient to the values obtained for each regional territory. This coefficient will be the ratio of the national value to the sum of the regional values. The difference is thus divided up in proportion to the valuations obtained by the bottom-up method.

The constraint whereby the regional accounts have to be consistent with the valuations of the "household" sector accounts turns the bottom-up method into a mixed method. The data on the basic units can be used to determine levels for each regional territory, acting as a basis for the regional breakdown of the national flow. However, the bottom-up method is an essential back-up if the results obtained are to be valid.

It may be useful to compare the valuations included in the regional accounts of households with those of other regional accounts as they relate to a given transaction and a given region. For example, the compensation received by employees in households resident on the regional territory may be compared with the compensation paid by the production units resident on the same regional territory, as valued for the regional industrial aggregates. The difference between the two figures is the compensation received by residents but paid by production units situated outside the regional territory,

minus the compensation paid to non-residents by resident production units. Such a difference may be compared with the characteristics and structure of wage- and salary-earners in the region.

The regionalisation of accounts obtained by regionalizing the transactions of households on the basis of whichever statistical sources and regional indicators are most appropriate for each transaction cannot guarantee a priori that the balancing items arising from the difference between resources and uses in each account are consistent.

One possibility would then be to compare these balancing items, particularly disposable income and saving, with the levels obtained from the explicit regionalisation based on direct information on the corresponding balancing items. If the analysis suggests that the valuations in the regional accounts are questionable, one or more transactions will have to be modified, on the understanding that only the regional breakdown is involved, since the levels have to remain consistent with the accounts of the "household" sector.

If the transaction is obtained by the bottom-up method, the method of adjustment to the national flow (single coefficient) will have to be re-examined first of all, and only then will the regional values prior to adjustment be considered for revision. If the transaction is obtained by the top-down method, the reliability of the indicator will have to be investigated, in particular as regards regional representativeness. For example, the figures may be compared with those obtained using another indicator, one possibly less closely correlated with the transaction in question but more reliable from the point of view of representativeness at regional level.

5.4 The choice of statistical sources and indicators

5.4.1 Introduction

Any regionalisation procedure must give priority to statistical sources and indicators based on the households' place of residence while checking that they allow for the possibility that certain transactions may be multi-regional.

In some cases it will not be possible to use sources or indicators based on place of residence, either because their quality is mediocre or unsatisfactory or because they simply do not exist for a particular transaction. A criterion other than place of residence will then have to be used if there only exists, for example, information about wages at the level of local KAU or, in the case of unincorporated enterprises and housing, the place where the units are situated. Attempts will then have to be made to estimate the bias which this type of criterion is likely to introduce, compared with the criterion of households' place of residence.

The transactions will have to be regionalized at a fairly detailed level, more detailed, in any event, than that used as a basis for the presentation and publication of the accounts. This level will be a trade-off between the need to identify the various elements of a given transaction as accurately as possible and the availability of regional

sources or indicators which are representative and uniform.

5.4.2 Sources

5.4.2.1 Income distribution statistics

These provide the income distribution of individuals as well as households. In principle, they provide the best opportunity for the regionalisation of most of the components of income because the relevant administrations have a complete data set of all individuals and households that pay tax. However, some important differences vis-à-vis national accounts concepts, such as population and certain transactions as mentioned in 5.3.1, should be noted.

5.4.2.2 Family budget surveys

In addition to consumption, these surveys also contain data on household income components. However, in general they do not achieve the level of detail of information on income distribution statistics. The survey samples are in general far smaller than those used for income distribution statistics, and this leads in most countries to less reliable regional data in family budget surveys. For this reason, most of the regional data on final consumption expenditure, for example, are taken from statistical sources other than family budget surveys.

5.4.2.3 Some specific sources

- a. For the transactions in the allocation of primary income account, the main statistical sources may be:
 - mixed income: regional accounts for agriculture, regional accounts of industries, fiscal sources, housing surveys;
 - operating surplus: housing surveys;
 - gross wages and salaries: annual wage and salary returns, statistics of wages and salaries of public servants, numbers of wage- and salary-earners in the region, number of residents in the regions holding down a job abroad;
 - employers' social contributions: regional statistics of social security institutions and private social insurance schemes, numbers of wage- and salary-earners in the region;
 - interest received: fiscal sources, regional breakdown of outstanding financial instruments (in particular, deposits);
 - distributed earnings of corporate enterprises: fiscal sources, data on the regional breakdown of the turnover and/or income of private companies;
 - income attributed to insured persons: demographic sources, sources used for the regionalisation of premiums (non-life insurance) and of social contributions (private social insurance schemes);
 - income from land and sub-soil: regional accounts for agriculture, data on sub-soil deposits;
 - interest paid: regional data on housing and consumer loans outstanding.

b. For transactions in the secondary distribution of income account, the main statistical sources may be:

- social benefits: regional statistics of social security institutions and private social insurance schemes, regional statistics unfounded schemes;

- non-life insurance claims: regional indicators for each risk in respect of which a claim is paid (regional population patterns, regional housing stock patterns, numbers of accidents, etc.);

- miscellaneous current transfers received: general government accounts (including the regional accounts of local government), accounts of non-profit institutions, demographic and socio-economic data;

- current taxes on income and wealth: fiscal statistics by region, regional accounts of local government;

- actual social contributions: regional statistics of social security institutions and private social insurance schemes, numbers of wage- and salary-earners in the different regions, demographic data;

- net non-life insurance premiums: regional indicators for each risk in respect of which a claim is paid;

- miscellaneous current transfers paid: regional structure of foreign assets in the different regions, socio-demographic data.

c. Redistribution of income in kind account:

The main statistical source for social benefits in kind recorded under resources in the redistribution of income in kind account is the regional statistics of social security institutions.

Demographic data will probably need to be used for the breakdown of certain benefits, such as allowances in kind granted by non-profit institutions. The regional breakdown of individualized non-market services could be based on certain existing sources but will probably require specific work, in particular for the regionalisation of services provided by central government.

d. Use of income account:

The final consumption of households could be regionalized on the basis of the processing of family budget surveys, coupled with the use of socio-demographic data and any available data on the turnover of enterprises in the region.

The objective is to measure the final consumption of households resident on each regional territory and extra-region, and not final consumption on the regional territory.

Basically, the adjustment for the change in net equity of households on pension funds is regionalized on the basis of its component parts: social contributions (uses in the secondary distribution of income account), income attributed to insured persons (resources in the allocation of primary income account) and social benefits (resources in the secondary distribution of income account). The consumption of services, which is deducted when the adjustment is calculated, may be regionalized in the same way as actual social contributions paid to the funds.

5.4.3 The regionalisation of some difficult transactions due to the lack of regional data

5.4.3.1 Treatment of insurance, private social insurance and pensions in accounts of households

Serious problems of data availability, which cannot easily be solved, occur with transactions concerning insurance, social insurance and pensions, such as:

D.44 Property income attributed to insurance policy holders;

D.611 Actual social contributions;

D.622 Private funded social insurance benefits;

D.71 Net non-life insurance premiums;

D.72 Non-life insurance claims;

D.8 Adjustment for the change in net equity of households on pension funds.

The extent to which the transactions concerned should be included in the regional accounts has to be considered. There are two alternatives:

a. all transactions are included in the regional accounts;

b. for private social insurance, e.g. pensions and non-life insurance, transaction D44 will be ignored. In doing so, the primary income will be influenced but the disposable income remains the same.

When regional accounts are analysed, the emphasis is more on the regional breakdown of the aggregates than on the general level of these aggregates in each region. For that reason, the option chosen will depend on the extent to which the regional breakdown of the balancing items will be influenced by weak regional data or the lack of such data and on the extent to which the aggregates as shown in the accounts become artificial.

In any case, D.44 as it refers to life insurance has to be estimated whichever alternative is selected. Although held and managed by insurance enterprises, life insurance reserves are treated as assets that belong to the households of the insured persons, and they are not part of the net worth of the insurance enterprises. They are collectively described as the net equity of households on life insurance reserves (see SNA 7.124). The reserves themselves may be invested in securities, land or other assets from which property income is receivable. Such income must therefore be treated as accruing to households that have taken out life insurance policies and not to the insurance enterprises that administer the reserves on their behalf (see SNA 7.124).

This passage shows that a relation is assumed to exist between the premiums paid for life insurance in the past and the property income from the investment. This implies a claim of the population resident in the region credited with insurance policies.

5.4.3.2 Employers' direct social benefits and imputed social contributions

The relationship between employers' direct social benefits and imputed social contributions depends on the situation and characteristics of the enterprises or institutions concerned.

In the case of private employers, the scheme is treated at national level as having a balanced breakdown. At this level, imputed social contributions are taken to be equal to direct social benefits (taking into account any employees' social contributions). Therefore it is recommended to follow this approach at regional level.

In the case of retirement and survivor's schemes run by public enterprises and general government which grant pensions to their former employees, if there is a stable, normal ratio of staff currently working to pensioners, the system is considered to be in balance at national level and the same treatment mentioned for private employers is suggested.

Retirement and survivor's pension schemes run by public enterprises and general government which grant pensions to their former employees with a non-normal ratio of staff currently working to pensioners. Imputed social contributions cannot be measured via direct social benefits. They have to be based on the number of employees in work and the rate for contributions to equivalent schemes. More often than not, this calculation produces a much lower figure for imputed social contributions than direct social benefits minus employees' social contributions. In reality, the gap is filled - either wholly or partly - by transfers from government or other social protection schemes. (If the imbalance is corrected solely via transfers, imputed social benefits may be obtained as the difference between direct social benefits, minus employees' social contributions, and transfers.). Therefore at national and also at regional level there can be differences between imputed social contributions and direct social benefits. The gap represents the distribution among the regions of the demographic imbalance of the pension regime.

5.4.3.3 Miscellaneous current transfers

It is only to be expected that there will be many inter-regional transactions of this type between households. One example is the transfers of a household to a student who is a member of the family but lives and studies in another region. The consequence is that the sum of the regional transactions does not equal the corresponding sum in national accounts.

For this reason, it is proposed that both the resources and the uses sides of this transaction be combined in a net transaction D.75 on the resources side of the secondary distribution of income account of households. The regionalisation of this transaction is above all a matter of practical possibilities, since the information available differs from one country to another. In general, the top-down method using related regional indicators has to be used.

5.5 Final and provisional accounts

The proposals for the regionalisation of transactions (level of detail of the transactions, statistical sources and indicators, pre-eminence of the bottom-up method, analysis of the reliability of the regional breakdowns, etc.) deal mainly with the compilation of the final regional accounts of households. It will often not be possible to use them for the provisional versions. Owing to the lack of regional sources, the method used for the final account will have to be adapted in several respects.

One solution to this problem could be to extrapolate the data for a given year by (regional) short-term indicators to produce provisional accounts. The most simple method consists of extrapolating the regional data on the basis of the development of the corresponding national totals, using the regional breakdown of a transaction in the most recent definitive year as a regional key. This method of regionalisation is basically a rough top-down method. Checks will have to be run to see whether such a relatively rough but simple method produces a good forecast of the final regional accounts.

Alongside this type of top-down method, a mixed method could be used. The amounts for each region as they figure in the latest final account are projected using appropriate indicators, and the projection thus obtained is then used to break down the national flow. These two methods do not, of course, rule out the possibility of valuing certain transactions in a provisional account on the basis of direct information or statistical indicators relating to the year under consideration.

Whether extrapolation methods could be refined depends on the timeliness of relevant regional short-term indicators. However, one important consideration is that the effort that has to be put into a refinement of the extrapolation method has to be commensurate with the time and costs involved.

For compilation, the level of detail of the transactions will probably be lower for a provisional than for a final account. Therefore the presentation and dissemination of provisional accounts could be done at a more aggregate level.

The analysis of the reliability of the regional breakdowns, which is an important aspect of the compilation of a final account, will also have to be adapted for a provisional account, especially since the top-down method will probably be preferred. Furthermore, the degree of reliability will depend to some extent on the degree of reliability of the final account, since certain regional breakdowns will be based directly on the breakdowns in this account.

ANNEX I

DETAIL OF TRANSACTIONS

1. Allocation of primary income account of households

B.2/B.3 Operating surplus/mixed income

Mixed income is the operating surplus of households that operate in "sole proprietorships and partnerships without independent legal status - other than those treated as quasi-corporations which are market producers" (ESA 2.76).

Operating surplus consists, in the case of households, of the operating surplus from housing services produced for own consumption by owner occupiers.

D.1 Compensation of employees (ESA 4.02),

"The compensation of employees ... is defined as the total remuneration, in cash or in kind, payable by an employer to an employee in return for work done by the latter during the accounting period."

Compensation of employees is broken down into:

D.11 Wages and salaries containing

a. Wages and salaries in cash (ESA 4.03):

- basic wages and salaries payable at regular intervals;
- enhanced rates of pay for overtime, etc.;
- cost of living allowances, etc.;
- bonuses based on productivity or profits etc.;
- allowances for transport to and from work;
- holiday pay for official holidays or annual holidays;
- commissions, tips, etc.;
- ad-hoc bonuses etc. made under incentive schemes;
- payments made by employers to their employees under saving schemes;
- exceptional payments to employees who leave the enterprise ...;
- housing allowance paid in cash by employers to their employees;

b. Wages and salaries in kind (ESA 4.04, 4.05):

"Wages and salaries in kind consist of goods and services, or other benefits, provided free or at reduced prices by employers, and that can be used by employees in their own time and at their own discretion, for the satisfaction of their own needs or wants or those of other members of their households. Those goods and services, or other benefits, are not necessary for the employers' production process. For the employees, those wages and salaries in kind represents an additional income: they would have paid a market prices if they had bought these goods or services themselves". The most common are:

- meals and drinks;
- own-account and purchased housing services;
- clothing;
- services of vehicles or other durables provided for the personal use of
- employees;
- free travel for the employees of railways or airlines;
- free coal for miners;
- provision of sports, recreation, or holiday facilities for employees and their families;
- transportation to and from work, car parking;
- crèches for the children of employees;
- payments made by employers to works councils;
- bonus shares distributed to employees;
- the estimated benefit of reduced or zero interest.

D.12 Employers' social contributions (ESA 4.08):

"An amount equal to the value of the social contributions incurred by employers in order to secure for their employees the entitlement to social benefits needs to be recorded under compensation of employees. Employers' social contributions may be either actual or imputed."

D.121 Employers' actual social contributions (ESA 4.09):

"... payments made by employers for the benefit of their employees to insurers (social security funds and private funded schemes). These payments cover statutory, conventional, oncontractual and voluntary contributions in respect of insurance against social risks or needs Although paid directly by employers to insurers, these employers' contributions are treated as a component of the compensation of employees, who are then deemed to pay them over to the insurers."

D.122 Employers' imputed social contributions (ESA 4.10):

"... the counterpart to unfunded social benefits ... paid directly by employers to their employees or former employees and other eligible persons ... without involving an insurance enterprise or autonomous pension fund, and without creating a special fund or segregated reserve for the purpose."

D.4 Property income, resources (ESA 4.41):

"Property income ... is the income receivable by the owner of a financial asset or a tangible non-produced asset in return for providing funds to, or putting the tangible non-produced asset at the disposal of, another institutional unit." Property income is broken down into:

D.41 Interest (received);

- Interest on deposits, loans and accounts receivable;
- Interest on securities.

D.42 Distributed income of corporations:

- Dividends (D.421);
- Withdrawals from income of quasi-corporations (D.422).

D.43 Reinvested earnings on direct foreign investment; Negligible in the case of households;

D.44 Property income attributed to insurance policy holders;

D.45 Rents on land and sub-soil assets: The rent received by a landowner from a tenant.

D.4 Property income, uses:

D.41 Interest (paid): Including that paid in connection with production activity of unincorporated enterprises;

D.45 Rents on land and sub-soil assets: The rent paid by a tenant to a landowner.

B.5 Primary income: Balancing item.

2. Secondary distribution of income account of households

D.62 Social benefits other than social benefits in kind: This heading includes (ESA 4.103);

D.621 Social security benefits in cash, payable to households by social security funds (excluding reimbursements);

D.622 Private funded social insurance benefits, payable to households by insurance enterprises or other institutional units administering private funded social insurance schemes;

D.623 Unfounded employee social insurance benefits, payable to their employees, their dependents or survivors by employers administering unfounded social insurance schemes.

They include:

- continued payment of normal, or reduced, wages during periods of absence from work as a result of ill health, accident, maternity, etc.;
- the payment of family, education or other allowances in respect of dependents;
- the payment of retirement or survivors' pensions to ex-employees or their survivors;
- general medical services not related to employer's work;
- convalescent and retirement homes.

D.624 Social assistance benefits in cash payable to households by government units to meet the same needs as social insurance benefits but which are not made under a social insurance scheme incorporating social contributions and social insurance benefits.

D.7 Other current transfers (resources).

This heading includes:

D.72 Non-life insurance claims (ESA 4.112): These are the amounts which insurance enterprises are obliged to pay in settlement of injuries or damages suffered by

persons or goods, under contracts in respect of non-life insurance;

D.75 Miscellaneous current transfers, such as

- Current transfers between households (ESA 4.129, 4.131):

These consist of all current transfers in cash or in kind received by resident households from resident and other non-resident households. In particular, these comprise remittances by emigrants or workers permanently settled in other regions or abroad to members of their family living in their region or country of origin. They also comprise transfers of households to students who are member of the family but constitute their own households (see section 3.3. point h).

- Payments of compensation:

- compulsory payments awarded by court or law;
- ex gratia payments made by government or non profit institutions;
- others:
 - traveling fellowships and awards paid to resident or non-resident households by general government;
 - bonus payments on savings granted at intervals by general government to households in order to reward them for their saving during the period.
 - sponsoring by corporations if those payments cannot be regarded as purchases of advertising or other services (for instance transfers for a good cause, or scholarships).
- lotteries and gambling.

D.5 Current taxes on income, wealth, etc. (ESA 4.77):

"Current taxes on income, wealth, etc. cover all compulsory, unrequited payments, in cash (or in kind), levied periodically by general government and by the rest of the world on the income and wealth of institutional units, and some periodic taxes which are assessed neither on the income nor the wealth". They include:

D.51 Taxes on income (ESA 4.78):

- Taxes on individual or household income (income from employment, property, entrepreneurship, pensions, etc.), including taxes deducted by employers. Taxes on the income of unincorporated enterprises are included here;
- Taxes on capital gains;
- Taxes on winnings from lottery or gambling, payable on the amounts received by winners;

D.59 Other current taxes (ESA 4.79):

- Current taxes on capital which consist of taxes that are payable periodically on the ownership or use of land or buildings by owners (including owner-occupiers of dwellings), tenants or both, and current taxes on net wealth and on other assets except other taxes on production (which are paid by enterprises);

- Poll taxes levied independently of income or wealth;
- Expenditure taxes, payable on the total expenditures of persons or households;
- Payments by households for licences to own or use vehicles, boats or aircrafts (which are not used for business purposes), or licences to hunt, shoot or fish;

D.61 Social contributions.

This heading includes:

D.611 Actual social contribution (ESA 4.92):

- D.6111 Employers' actual social contributions. These correspond to flow D.121;
- D.6112 Employees' social contributions. This transaction includes the "actual contributions payable plus, in the case of private funded schemes, the contribution supplements payable out of the property income attributed to insurance policy holders received by employees participating in the schemes, minus the service charges." (ESA 4.92.b).
- D.6113 Social contributions by self-employed and non-employed persons;

D.612 Imputed social contributions (see flow D.122.);

D.7 Other current transfers (uses). This heading includes:

D.71 Net non-life insurance premiums (ESA 4.109):

Non-life insurance premiums are premiums payable under policies taken out by individual households. The policies taken out by individual households are those taken out on their own initiative for their own benefit, independently of their employers or government and outside any social insurance scheme.

D.75 Miscellaneous current transfers, such as:

- Current transfers between households (ESA 4.129):
These consist of all current transfers in cash (or in kind) paid by resident households to other resident and non-resident households. In particular, these comprise remittances by emigrants, workers or households permanently settled in a region or to members of their family living in other regions or abroad. They also comprise transfers of households to students who are member of the family but constitute their own households (see section 3.3. point h);
- Current transfers to NPISHs (ESA 4.126):
 - a. Regular subscriptions paid by households to trade unions and political, sporting, cultural, religious and similar organizations classified in the sector non-profit institutions serving households;
 - b. Voluntary contributions (other than legacies and donations) from households to non-profit institutions serving households;
 - c. Refunds by households of expenditure incurred on their behalf by social welfare organizations;
- Lotteries and gambling (ESA 4.135)

B.6 Disposable income: Balancing item.

3. Redistribution of the income in kind account of households

D.63 Social transfers in kind (ESA 4.104):

"Social transfers in kind ... consist of individual goods and services provided as transfers in kind of individual households by government units and non profit institutions serving households ... They may be financed out of taxation, other government income or social security contributions, or out of donations and property income in the case of non-profit institutions serving households."

This heading includes:

D.631 Social benefits in kind (ESA 4.105):

- Social security benefits, reimbursements: reimbursement by social security funds of approved expenditures made by households on specified goods or services;
- Other social security benefits in kind: health care provided by social security funds;
- Social assistance benefits in kind: similar in nature to social security benefits in kind but which are not provided in the context of a social insurance scheme;

D.632 Transfers of individual non-market goods or services:

These consist of goods or services provided to individual households free or at prices which are not economically significant, by non-market producers of government units or non-profit institutions serving households. Examples are education, housing, cultural or recreational services (ESA 4.106).

B.7 Adjusted disposable income: Balancing item.

4. Use of disposable income account of households

D.8 Adjustment for the change in net equity of households in pension funds reserves (ESA 4.141):

"...represents the adjustment needed to make appear in the saving of households the change in the actuarial reserves on which households have a definite claim... and which are fed by premiums and contributions recorded in the secondary distribution of income account as social contributions".

P.3 Final consumption expenditure.

This heading includes (ESA 3.75):

- Purchases of goods and services on the market, both within and outside the economic territory of the region;
- The proportion of goods and services paid for by households which is reimbursed by general government or non-profit institutions serving households is included under final consumption expenditure for these two sectors;
- Final consumption resulting from own-account production by households.

B.8 Saving: Balancing item.

5. Use of adjusted disposable income account of households

D.8 Adjustment for the change in net equity of households on pension funds;

P.4 Actual final consumption includes in addition to the final consumption expenditure also the social transfers in kind (ESA 3.77).

ANNEX II

LINKS BETWEEN CERTAIN TRANSACTIONS

It would be useful at this stage to recall the links between certain transactions:

- actual social contributions: employers' actual social contributions recorded on the resources side of the allocation of primary income account are identical to those posted under uses in the secondary distribution of income account. When the social protection system is organized through a private scheme, the social contributions under uses in the secondary distribution of income account include the value of income attributed to insured persons. These additional contributions must, in fact, be added to employees', not employers', contributions. Similarly, services are to be imputed via deductions from employees' contributions;
- imputed social contributions: imputed social contributions which are included under employers' social contributions in the allocation of primary income account (under resources) are identical to those included under uses in the secondary distribution of income account;
- social transfers in kind: the amount of these transfers posted under resources in the redistribution of income in kind account equals the difference between actual final consumption and final consumption expenditure (use of income accounts);
- adjustment for the change in net equity of households on pension funds: this equals actual social contributions paid to the pension funds and the income attributed to insured persons minus social benefits received from the funds (secondary distribution of income account - resources) and services provided by the funds and consumed by resident households. Social contributions as uses of the secondary distribution of income account equal the sum of actual social contributions paid and the income attributed to the insured minus the consumption of the service;
- wages and salaries in the allocation of primary income regional account of households is equal to those wages and salaries paid to resident households in the region by resident and non resident producer units minus those wages and salaries paid to non resident households by resident producer units.

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