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of the 1993 SNA with special emphasis on the Household Sector

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**Agenda item 12: Links between the
households sector
and other sectors**

Links between the households sector and other sectors consist of all inter-sectoral flows, most of which are transactions (monetary or non monetary). These links are considered thereafter within the framework of the table Integrated Economic Accounts by following the sequence of accounts. The most important include "Social Transactions" which are:

- Links between households sector and the general government and NPI's sectors as regard the treatment of the new concept of actual final consumption;
- Links between household sector and the general government and financial corporations sectors on the treatment of different types of insurance schemes.

As the 1993 SNA devoted Annex IV for the treatment of insurance social insurance and pensions, tables 1 to table 2 show the 6 cases in details.

Table 8.1. Account I: Production account

Uses

Resources

Accounting entries of the world account	S.1	S.15	S.14	S.13	S.12	S.11	Transactions and balancing items	S.11	S.12	S.13	S.14	S.15	S.1	Change of the world account
	Total economy	Non-profit institutions serving households	Households	General government	Financial corporations	Non-financial corporations		Non-financial corporations	Financial corporations	General government	Households	Non-profit institutions serving households	Total economy	
804							P.1	Output ¹	1 753	102	440	1 268	40	3 604
057							P.11	Market output	1 722	102	80	1 128	24	3 057
171							P.12	Output for own final use	31	0	0	140	0	171
578							P.13	Other non-market output			360		18	376
	1 883	9	894	252	29	899	P.2	Intermediate consumption						
133							D.21-D.31	Taxes less subsidies on products ¹						133
	1 854	31	578	188	73	854	B.1g/B.1*g	Value added, gross/gross domestic product ²						
	222	3	42	30	10	137	K.1	Consumption of fixed capital						
	1 632	28	533	158	63	717	B.1n/B.1*n	Value added, net/net domestic product ²						

¹ For the valuation of output and the resulting contents of the items "Taxes on products" and "Subsidies on products", refer to chapter VI, paragraphs 6.210/6.227.

² For the total economy this item corresponds to gross domestic product, net domestic product respectively. It is equal to the value added of the institutional sectors plus taxes less subsidies on products.

Table 7.1. Account II.1: Generation of income account

		Uses						Resources									
Corresponding entries of the world account	Rest of the world account	B.1	B.15	B.14	B.13	B.12	B.11	Transactions and balancing items	B.11	B.12	B.13	B.14	B.15	B.1	Corresponding entries of the world account		Total
		Total economy	Non-profit institutions serving households	Households	General government	Financial corporations	Non-financial corporations		Non-financial corporations	Financial corporations	General government	Households	Non-profit institutions serving households	Total economy	Rest of the world account	Goods and services account	
								B.1g/B.1*g	Value added, gross/gross domestic product ¹	654	73	188	575	31	1854		1854
								B.1n/B.1*n	Value added, net/net domestic product ²	717	63	158	533	28	1632		1632
		762	23	39	140	15	545	D.1	Compensation of employees								
		589	12	39	87	10	421	D.11	Wages and salaries								
		183	11	0	53	5	124	D.12	Employers' social contributions								
		174	10	0	48	4	112	D.121	Employers' actual social contributions								
		19	1	0	5	1	12	D.122	Employers' imputed social contributions								
		235	0	3	2	3	88	D.2	Taxes on production and imports								
		141						D.21	Taxes on products ²								
		121						D.211	Value added type taxes (VAT)								
		17						D.212	Taxes and duties on imports excluding VAT								
		17						D.2121	Import duties								
		0						D.2122	Taxes on imports excluding VAT and duties								
		1						D.213	Export taxes								
		2						D.214	Taxes on products except VAT, import and export taxes								
		84	0	3	2	3	88	D.29	Other taxes on production								
		-44	0	-1	0	0	-35	D.3	Subsidies								
		-8						D.31	Subsidies on products ²								
		0						D.311	Import subsidies								
		0						D.312	Export subsidies								
		-8						D.319	Other subsidies on products								
		-38	0	-1	0	0	-35	D.39	Other subsidies on production								
		450	6	92	48	35	258	B.2g	Operating surplus, gross								
		442		442				B.3g	Mixed income, gross								
		247	5	60	16	45	121	B.2n	Operating surplus, net								
		432		432				B.3n	Mixed income, net								

1 For the total economy this item corresponds to gross domestic product, net domestic product respectively. It is equal to the value added of the institutional sectors plus taxes less subsidies on products.

2 For the valuation of output and the resulting contents of the items "Taxes on products" and "Subsidies on products" refer to chapter VI, paragraphs 6.210/6.227.

Table 10.1. Account III: Capital account

Changes in assets		Changes in liabilities and net worth													
Corresponding account of the rest of the world	B.1 Total economy	B.15 Non-profit institutions serving households	B.14 Households	B.13 General government	B.12 Financial corporations	B.11 Non-financial corporations	Transactions and balancing items	B.11 Non-financial corporations	B.12 Financial corporations	B.13 General government	B.14 Households	B.15 Non-profit institutions serving households	B.1 Total economy	Corresponding entries of the rest of the world	Total
							B.0n Saving, net	48	11	10	160	24	233		23
							B.12 Current external balance							-41	-41
							P.51 Gross fixed capital formation								376
	378	19	61	37	9	250	P.511 Acquisitions less disposals of tangible fixed assets								303
	303	14	48	23	9	209	P.5111 Acquisitions of new tangible fixed assets								305
	305	13	50	24	7	211	P.5112 Acquisitions of existing tangible fixed assets								11
	11	1	4	1	1	4	P.5113 Disposals of existing tangible fixed assets								-18
	-13	0	-5	-2	0	-6	P.512 Acquisitions less disposals of intangible fixed assets								51
	51	5	12	12	1	21	P.5121 Acquisitions of new intangible fixed assets								53
	53	10	9	12	1	21	P.5122 Acquisitions of existing intangible fixed assets								6
	6	6	3	2	0	1	P.5123 Disposals of existing intangible fixed assets								-8
	-9	-5	0	-2	0	-1	P.513 Additions to the value of non-produced non-financial assets								22
	22	0	0	2	0	20	P.5131 Major improvements to non-produced non-financial assets								5
	5	0	0	2	0	3	P.5132 Costs of ownership transfer on non-produced non-financial assets								17
	17	0	0	0	0	17	K.1 Consumption of fixed capital								28
	-222	-3	-42	-30	-10	-137	P.52 Changes in inventories								10
	28	0	2	0	0	26	P.53 Acquisitions less disposals of valuables								
	10	0	5	3	0	2	K.2 Acquisitions less disposals of non-produced non-financial assets								
	0	0	1	4	2	0	K.21 Acquisitions less disposals of land and other tangible non-produced assets								
	0	0	1	3	2	0	K.22 Acquisitions less disposals of intangible non-produced assets								
	0	0	0	1	0	0	D.0 Capital transfers, receivable	33	0	6	23	0	62	4	64
							D.01 Capital taxes			2			2	6	2
							D.02 Investment grants	23	0	0	0	0	23	4	27
							D.09 Other capital transfers	10	0	4	23	0	37	0	37
							D.0 Capital transfers, payable	-16	-7	14	-5	-3	-65	-1	-64
							D.01 Capital taxes, payable	0	0	0	-2	0	-2	0	-2
							D.02 Investment grants, payable			27			-27	0	-27
							D.09 Other capital transfers, payable	-16	-7	-7	-3	-3	-36	-1	-37
	-38	36	4	148	-50	5	B.0 Net lending (+) / net borrowing (-)								
							B.10.1 Changes in net worth due to saving and capital transfers ¹	65	4	16	178	21	230	-36	192

1 "Changes in net worth due to saving and capital transfers" is not a balancing item but corresponds to the total of the right hand side of the capital account.

2 "Changes in net worth due to saving and capital transfers" for the rest of the world refers to changes in net worth due to current external balance and capital transfers.

Table 11.1. Account BLZ: Financial account

Changes in assets

Changes in liabilities and net worth

Category of the world account	Period	Changes in assets							Transactions and balancing items	Changes in liabilities and net worth					Composition of total		Total
		B.1 Total economy	B.15 Non-profit institutions saving households	B.14 Households	B.13 General government	B.12 Financial corporations	B.11 Non-financial corporations	B.11 Non-financial corporations		B.12 Financial corporations	B.13 General government	B.14 Households	B.15 Non-profit institutions saving households	B.1 Total economy	Capital account	Current account	
								B.9	Net lending (+) / net borrowing (-)	-69	5	-50	148	4	38	-38	
	50	641	32	181	120	237	71	F	Net acquisition of financial assets/ Net incurrence of liabilities	140	232	170	33	28	603	68	691
	1	-1			0	-1		F.1	Monetary gold and SDRs								
	11	119	12	68	7	18	17	F.2	Currency and deposits ¹	0	130	2	0	0	132	-2	130
	3	31	2	10	2	18	8	F.21	Currency		35	0			35	2	37
	2	62	7	41	4	0	10	F.22	Transferable deposits	0	63	2	0	0	65	-1	64
	6	23	3	17	1	0	2	F.29	Other deposits	0	32	0	0	0	32	-3	29
	5	138	12	29	26	53	18	F.3	Securities other than shares	8	53	64	0	0	123	20	143
	2	54	2	22	11	4	15	F.31	Short-term	2	34	15	0	0	51	6	56
	3	84	10	7	15	49	3	F.32	Long-term	4	19	49	0	0	72	15	87
	10	244	0	5	45	167	27	F.4	Loans ²	71	0	84	28	24	217	37	254
	3	83	0	3	1	63	16	F.41	Short-term	16	0	32	11	17	76	10	86
	7	161	0	2	44	104	11	F.42	Long-term	55	0	62	17	7	141	27	168
	2	44	0	3	36	3	2	F.5	Shares and other equity ²	26	13	0		4	43	3	46
	0	38	0	38	0	0	0	F.8	Insurance technical reserves	0	38	0		0	38	0	38
	0	33		33				F.61	Net equity of households on life insurance reserves and in pension funds	0	33	0		0	33	0	33
	0	22		22				F.611	Net equity of households in life insurance reserves		22				22		22
		11		11				F.612	Net equity of households in pension funds	0	11	0		0	11	0	11
	0	3	0	3	0	0	0	F.62	Prepayment of premiums and reserves against outstanding claims		3				3		3
	21	81	8	40	6	0	7	F.7	Other accounts receivable/payable ²	37	0	10	5	0	52	30	82
	18	18	0	11	1	0	6	F.71	Trade credits and advances	8	0	8	4	0	18	18	36
	3	43	8	29	5	0	1	F.79	Other accounts receivable/payable except trade credits and advances	29	0	4	1	0	34	12	46

Following memorandum items related to the elements of the category F.2 "Currency and deposits":
denominated in national currency
denominated in foreign currency
liability of resident institutions
liability of rest of the world.
Memorandum item: F.m. Direct foreign investment

**TREATMENT OF DIFFERENT TYPE OF
INSURANCE SCHEMES**

1e 1. Accounts for social security schemes

Corresponding entries of the Goods and service account		Resources						Corresponding entries of the Rest of the world account		Goods and service account		Total				
		S.1	S.15	S.14	S.13	S.12	S.11						S.11	S.12	S.13	S.14
		Total economy	NPISHs	Households	General government	Financial corporations	Non-financial corporations	Non-financial corporations	Financial corporations	General government	Households	NPISHs	Total economy	Rest of the world account	Goods and service account	Total
Transactions and balancing items																
<i>Generation of income account</i>																
5	0	155	8	0	45	4	98	D.12	Employers' social security contributions							
<i>Distribution of primary income account</i>																
								D.12	Employers' social security contributions				155	155	0	155
<i>Secondary distribution of income account</i>																
5	0	155		155					Employers' social security contributions				155	155	0	155
6	0	76		76					Employees' social security contributions				76	76	0	76
2		32		32				D.6113	Social contributions by self-employed and non-employed persons				32	32	0	32
2	0	232			232			D.621	Social security benefits in cash				232	232	0	232
2	0	52			52			D.624	Social assistance benefits in cash				52	52	0	52

1e 2. Accounts for unfunded social insurance schemes

Corresponding entries of the Goods and service account		Resources						Corresponding entries of the Rest of the world account		Goods and service account		Total				
		S.1	S.15	S.14	S.13	S.12	S.11						S.11	S.12	S.13	S.14
		Total economy	NPISHs	Households	General government	Financial corporations	Non-financial corporations	Non-financial corporations	Financial corporations	General government	Households	NPISHs	Total economy	Rest of the world account	Goods and service account	Total
Transactions and balancing items																
<i>Generation of income account</i>																
19	0	19	1	0	5	1	12	D.122	Employers' imputed social contributions							
<i>Distribution of primary income account</i>																
								D.122	Employers' imputed social contributions				19	19	0	19
<i>Secondary distribution of income account</i>																
19	0	19		19				D.612	Imputed social contributions				12	1	5	19
19	0	19	1	0	5	1	12	D.623	Unfunded employee social benefits				19	19	0	19

Table 4. Accounts for individual life insurance

Uses								Resources									
Total	Corresponding entries of the		S.1	S.15	S.14	S.13	S.12	S.11	S.11	S.12	S.13	S.14	S.15	S.1	Corresponding entries of the		Total
	Goods and service account	Rest of the world account	Total economy	NPISHs	Households	General government	Financial corporations	Non-financial corporations	Non-financial corporations	Financial corporations	General government	Households	NPISHs	Total economy	Rest of the world account	Goods and service account	
Transactions and balancing items																	
<i>External account</i>																	
0	0	0							P.6	Exports of goods and services						0	0
0	0								P.7	Imports of goods and services						0	0
<i>Production account</i>																	
									P.1	Output		4		4			4
<i>Distribution of primary income account</i>																	
7			7				7		D.44	Property income attributable to insurance policyholders		7		7		0	7
<i>Use of disposable income account</i>																	
4	0		4		4				P.3	Final consumption expenditure							
<i>Financial account</i>																	
22	0		22		22				F.611	Net equity of households in life insurance reserves				22		0	22

10 6. Accounts for private funded pensions

Corresponding entries of the		Transactions and balancing items						Resources						Corresponding entries of the		Total
Goods and services account	Rest of the world account	S.1 Total economy	S.15 NPISHs	S.14 Households	S.13 General government	S.12 Financial corporations	S.11 Non-financial corporations	S.11 Non-financial corporations	S.12 Financial corporations	S.13 General government	S.14 Households	S.15 NPISHs	S.1 Total economy	Rest of the world account	Goods and services account	
0	0															
0	0	14	1	0	2	0	11									
0	0	7				7										
0	0	14		14					1	13	0	0	0	14	0	14
0	0	13		13					1	12	0	0	0	13	0	13
0	0	16	0	0	0	15	1				16		16	0	16	0
		2		2												
0	0	11	0		0	11	0				11		11	0	11	0
		11		11									0	11	0	11