

**Comments on draft SNA chapter:
Chapter 24: The households sector**

Deadline for comments: 31 October 2008

Send comments to: sna@un.org

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Submission date:	

This template allows you to record your comments on draft SNA chapter 24 “The households sector” and, at the same time, makes it easy for us to use your comments in considering revisions to the draft chapter. You may complete any or all parts of the template.

There is no file comparing existing text with draft text for this chapter because the draft is largely new text.

Save this template and send it as an attachment to the following e-mail address:

sna@un.org

Part I: General comments

In the space below, please provide any general comments. This may cover e.g. the structure of the chapter, issues missing and (lack of) consistency with other chapters of the 2008 SNA.

General comments:

General comment	While the chapter includes much of the relevant material on the household sector, it understates the focus of much analysis of the household sector which requires household income and expenditure survey data to disaggregate households into various characteristics. While this is more within the realm of satellite accounting, the standard household sector accounts have an important role to play in defining the concepts and coverage. Some specific comments are provided below.
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Part II: Comments on specific draft paragraphs and sections

All comments on specific draft paragraphs are welcome. They can be about e.g. scope, content and clarity. Proposing a concrete alternative text or table is also possible. For the paragraphs in separate sections, separate forms are used for providing and collecting comments (see below).

A. Introduction (paragraphs 24.1-24.5)

General comment	
24.1	The word ‘final’ needs to be inserted before ‘consumption’ as corporations also consume goods and services (intermediate consumption) in the process of production.
24.2	<p>A more generalised lead in should be provided as to why there is an interest in studying the household sector. The current paragraph is quite restrictive in that it refers to modelling of impacts of government policy.</p> <p>It is suggested that something along the lines of the following be included as an introductory paragraph-</p> <p>‘Ultimately, it is households that benefit from economic activity through their direct engagement in the production process, the receipt of property income such as dividends from corporations, transfers such as social security payments or use of goods and services provided free by government. While the standard accounts for the household sector provide this type of information for households as an aggregate, there is also a great deal of interest in dissecting this further by types of households for studies of income and wealth distribution or extending the production boundary to include the value of unpaid services provided within the household or volunteering.’</p>
24.3	Sub headings 1 and 2 look out of place preceding 3. The structure of the chapter. Suggest retain the paragraphs as introductory material, but delete the sub headings.

* Insert rows in this Word table for each paragraph on which you wish to comment.

B. Sub-sectoring households (paragraphs 24.6-24.21)

General comment	Click here and start typing.
24.9	<p>First sentence suggest delete all words after the word ‘sub-sector’.</p> <p>Also suggest that an introduction to the ‘production perspective’ is incomplete without a brief mention of unpaid services consumed within the household. It is a typical subject for household analysis.</p>
24.10	The second sentence should read ‘ The proportion of expenditure ...’
24.11	This would seem to overstate the analytical shortcoming. Suggest this paragraph and paragraph 24.12 could be deleted.

24.21	Suggest delete the last two sentences. As it stands it could be seen as downplaying the importance of the further sub-sectoring of households and particularly micro data analysis of household income, expenditure and wealth undertaken in a number of countries. This type of work should be encouraged.

* Insert rows in this Word table for each paragraph on which you wish to comment.

C. Households as producers (paragraphs 24.22-24.36)

General comment	Click here and start typing.
24.33	Suggest delete the words 'in principle' in the first sentence and the whole of the final two sentences of the paragraph. FISIM on housing mortgages is likely to be a significant component of the intermediate consumption in providing housing services. The existing paragraph implies that no harm might be done in leaving it out.
*	Click here and start typing.

* Insert rows in this Word table for each paragraph on which you wish to comment.

D. Households as consumers (paragraphs 24.37-24.40)

General comment	Click here and start typing.
24.37	
*	Click here and start typing.

* Insert rows in this Word table for each paragraph on which you wish to comment.

E. Household income (paragraphs 24.41-24.45)

General comment	The text on household income is too narrow as it only indirectly refers to the large body of analysis around household income distribution using household income surveys. The national accounts can provide the concepts and benchmarks (micro-macro linkages) for such work. Suggest an additional paragraph referring to household income and expenditure surveys providing a rich source of information that can be linked back into the SNA household accounts.
24.41	Suggest insert the words 'many times' before the word 'larger' in the last sentence.
*	Click here and start typing.

* Insert rows in this Word table for each paragraph on which you wish to comment.

F. Household wealth and associated income flows (paragraphs 24.46-24.50)

General comment	Click here and start typing.
24.46	Click here and start typing.
*	Click here and start typing.

* Insert rows in this Word table for each paragraph on which you wish to comment.

G. Data sources (paragraph 24.51)

General comment	Click here and start typing.
24.51	This paragraph takes up on the important point of household income and expenditure surveys being required for much of household sector analysis. It should be brought forward in the chapter.
*	Click here and start typing.

* Insert rows in this Word table for each paragraph on which you wish to comment.

Part III. Other specific comments

You are welcome to make other specific comments. To assist you in doing so, the following points are provided as a guide to the types of points on which you might wish to comment. Note, though, that you are not restricted to commenting on only these points.

1. Are there any other considerations or options for sub-sectoring households that you would wish to see included?
2. Are there any other aspects of household production that should be elaborated in the chapter?
3. Are there any other references you would suggest including?

Specific comments:

Specific comments	Click here and start typing.
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You are also welcome to comment directly on the PDF file of the draft chapter. Please do so by

using Adobe Acrobat Version 6 or 7.

If you don't have Adobe Acrobat Version 6 or 7 and would like to make detailed comments, please send a message to sna@un.org requesting a version of the draft chapter that permits you to comment. To optimize your commenting tools, please download Adobe Reader 7.0 for free from <http://www.adobe.com/products/acrobat/readstep2.html>