

On chapter 24 (The households sector), I would like to stress that there should be more focus on the financial side of households.

The statement in 24.7 on the borderline between unincorporated enterprises (as part of households) and corporations needs some more elaboration. As we do it for other sector delineations it might be useful to provide some more guidance on this (criteria when to classify within the households sector and when not). As far as I know countries use different criteria for this split.

On 24.23, it seems to be odd to start with the less important part of HH production (agriculture) and continue with the most important part (housing).

It is not clear to me that it may be difficult to identify FISIM related only to interest on the mortgage (24.33).

The definition of household (or households?) gross wealth is not correct as it covers all non-financial and financial assets (24.46). Would it not be better to refer to the whole balance sheet of households and discuss all or at least the major components of wealth and debt (consumer and mortgage loans) and derive households net worth as the most appropriate indicator?

On 24.51, it might be useful to refer to different sources (direct/indirect) and also to different types of surveys (referring to expenditure, income, consumption, but also financial wealth and debt).

Furthermore, I would doubt whether the references mentioned in 24.51 are generally known and applicable.