



Distribution of Household Income, Consumption and Savings

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This document provides a general description of the imputation methods used to calculate the distributive indicators on income, consumption, and savings by household groups in line with the totals of the National Accounts and in correspondence with the international guidelines suggested in the guide prepared by the Expert Group on Disparities in a National Accounts framework (EG DNA).

The document presents results using data from the macroeconomic aggregates of the institutional sector of households from National Accounts and biennial microdata available from the databases of the National Household Income and Expenditure Survey (ENIGH), 2008-2020 series.

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1. Introduction

The Disparities in a National Accounts project arises from the country's initiative to may have new alternative distributional indicators to traditional economic ones that provide the possibility of a greater analysis of society's behavior and performance. Among the most cited traditional indicators are the Gross Domestic Product or the Balance of Payments which show the dynamic in industrial production growth or the total economy trade but not the impact that economic growth has on the welfare achieved in each of the households in which it can be grouped the different members of the society from a country.

For many theorists (Cortez F., 2017), these indicators are the reference used in making public policy decisions but beyond the traditional measurements of economic growth for the total economy, there is a specific need to have information on the real economy which is expressly performed in the households (Stiglitz, 2013), since over the time the inhabitants of nations feel increasingly disconnected from the changes that could be happening on a large scale which causes mistrust and loss of credibility of macroeconomic indicators. The fact that agents do not feel structurally benefited does not mean that they are not economic agents who feel more in tune with the statistics that are not positive, this is how Stiglitz, Sen, and Fitoussi describe it in the report of the Commission on the Measurement of Economic Performance and Social Progress (2013), this commission was born to promote indicators that show social progress and that the generated statistics are perceptible from the total reality, emphasizing that none of the indicators replace the existing ones but promote greater inclusion of the participants in economics nurturing it with empirical analysis for public policymakers.

In this context, the Organization for Economic Cooperation and Development (OECD) and the European Statistical Office (EUROSTAT) established the Expert Group on Disparities in National Accounts called "EG DNA" for its acronym in English, which has developed a methodological guide (Coli. A, 2022) whose main interest is to contribute to the development of new statistics on the income distribution, consumption, and savings, comparable at an international level based on two sources, the National Accounts, and household surveys.

The National Institute of Statistics and Geography (INEGI) in the framework of complementing the economic indicators available in the country, is participating in this initiative by developing experimental statistics on the "Measurement of Household Disposable Income, Consumption and Savings (MEDIDCAH)".

The construction of these indicators is generated impartially and in line with the functioning of INEGI, which fulfills the duty to capture, disseminate and generate data that serves the public

and public policy makers for efficient and well-directed decision-making as required. stipulated in the third article of the SNIEG Law¹.

The implementation of the guide for the generation of distributive accounts, in line with the totals of the national accounts based on the microdata available in the household surveys, will allow the construction of new indicators of the household sector that will provide new information on multidimensional aspects of the economic well-being (income, consumption, and savings), consistent with the macroeconomic aggregates and comparable over time and between countries, so that later, in a second stage of the investigation, the underestimates and truncations that may be generated by making use of the data are corrected. of microdata from household surveys and that are skewing the levels of disparity and inequality in household income.

The document is organized as follows: Chapter 2 describes the structure of the distributive accounts, the main sources of information, and the elements of alignment between the micro-macro sources for transactions, suggested in the EG DNA template. Chapter 3 shows the imputation methods applied to transactions in which it is not convenient to use the ENIGH microdata for distribution by household group, either there is no good micro-macro conceptual alignment, or the household survey does not capture elements related to said transactions. Chapter 4 describes the way in which household groups are constructed considering the equivalence scales suggested by the EG DNA. Subsequently, in chapter 5, an analysis of the results obtained for the year 2020 is made.

The document concludes with some reflections on the identification of future work to improve the estimates of those transactions that have not been perfectly aligned.

¹ The Law of the National System of Statistical and Geographic Information (SNIEG) establishes in its article 3 that the National System of Statistical and Geographic Information, has the purpose of providing society and the State with quality, pertinent, truthful, and timely information, to contribute to national development.

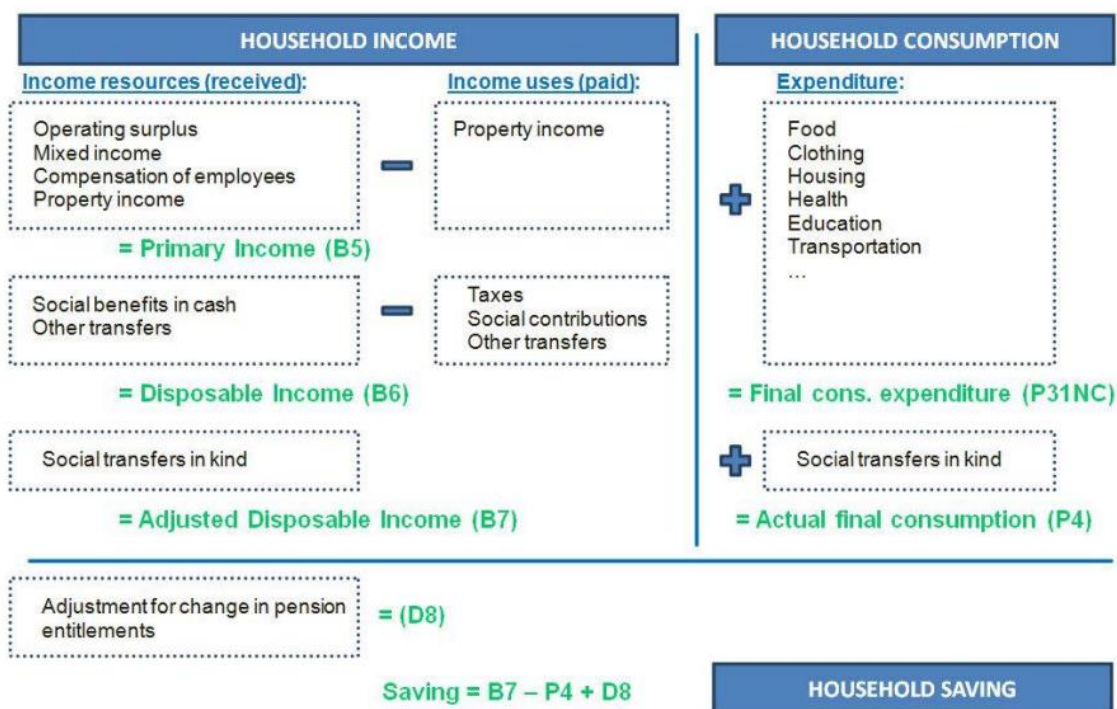
2. Distributive Accounts

2.1 Structure of the distributive accounts

The EG DNA manual establishes that the structure of the distributive accounts should be derived from the results of income, consumption, and savings, based on the definitions of the national accounts system. The system provides a consistent view of the transactions and economic positions of households from the income obtained from their participation in the production process (labor income) followed by distributive income from property income, benefits, and social contributions; as well as by adjustments to disposable income made by social transfers in kind and changes in pension rights, to subsequently consider household consumption expenditures, and finally, to know the level of household savings.

The following diagram shows the main categories of income, consumption, and savings from which the components are delineated to build the general aggregates of the distributive accounts.

Figure 2.1. Structure of distributive accounts



Source: OECD (2018)

2.2 Information sources

In the case of Mexico, the primary sources of information are the microdata from the National Household Income and Expenditure Survey (ENIGH)² of the seven of its latest editions that go from 2008 to 2020 with a biennial periodicity; and the National Accounts, which are the second source of information in its aggregate of Accounts by Institutional Sectors³, where "related transactions are recorded to the production, generation, and distribution of disposable income, consumption and savings of the Institutional Household Sector.

2.3 Alignment of National Accounts

The EG DNA guide points out that for the construction of the distributive accounts of households it is necessary to isolate the Household Sector in case the aggregates include the Non-Profit Institutions that Serve Households (NPISH). Although in Mexico the economic accounts of the Household and NPISH sector are reported separately in the Institutional Accounts, it is necessary to make certain additional adjustments to the national accounts to be following the guidelines of the EG DNA templates.

The treatments to the macro data of the national accounts are the following:

- 1) The private consumption of households is extracted from the information available on the breakdown of the consumption of households and private non-profit institutions in the total expenditure in the internal market, classified by purpose.
- 2) Rental consumption is structured into an effective rental and imputed rental based on measurements of the informal economy and own final use production from the goods and services accounts.
- 3) The consumption of goods and services made by non-resident households in the economic territory is extracted with information from the Balance of Payments and from the measurements available in the INEGI tourism satellite account, which provides information on receptive tourism consumption by a purpose that is discounted to national final consumption.

² The National Survey of Household Income and Expenses is a biennial survey from 1992.

³ <https://www.inegi.org.mx/programas/si/2013/#Tabulados>

2.4 Micro-Macro conceptual homologation

Given that the concepts used in the ENIGH are not completely aligned with the definitions determined in the manual of the System of National Accounts (SNA 2008), it is necessary to carry out the conceptual homologation of the concepts used in the microdata, either through aggregation or reassignment of concepts, thus achieving the greatest possible conceptual reconciliation of both sources of information and the best possible fit.

For the exercise, the information available from the microdata of specific items of income and expenditure necessary for the composition required by the project was used; Annex I, presents the conceptual homologation of the ENIGH with the transactions of the national accounts.

Following the conceptual homologation, the comparison between the levels of income and consumption of the microdata with the totals of the national accounts is carried out, allowing the discrepancies and gaps between the two sources of information to be identified, as well as those elements of the accounts nationals that it was not possible to identify a counterparty in the microdata. Subsequently, the evaluation of the imputation methods suggested by the EG DNA guide is carried out, which must be used to scale the microdata to the macro levels of the national accounts in each of the specific cases.

The following two tables summarize the income and expenditure transactions of the national accounts to be considered in the construction of the distributive accounts of the household sector.

Figure 2.2 Alignment of the elements of the National Accounts to the distributive accounts

INCOME

Item	Name	Imputation method
B2R+B3R	Operating surplus and mixed income	S
B2R	Operating surplus	S
B2R1	Owner occupied dwellings	A
B2R2	Leasing of dwellings	A
B3R	Mixed-income	S
B3R1	Own account production	A
B3R2	Underground production	A
B3R3	Mixed-income excluding underground and own account production	A
D1R	Compensation of employees	S
D11R	Wages and salaries	A
D121R	Employers' actual social contributions (counterpart in D611)	B
D122R	Employers imputed social contributions (counterpart in D612)	A
D4N	Net property income received / Net property income	S
D4R	Property income received	S
D41R	Interest received	A
D41R'	Interest received (not adjusted for FISIM)	A
D41R_FISIM	Adjustment for FISIM (positive sign)	B
D42R	Distributed income of corporations	A
D44R	Investment income disbursements	A

D441AR	Investment income attributable to insurance policyholders	A
D441BR	Property income received attributed to life insurance policyholders	B
D442R	Investment income payable on pension entitlements (included in net social contributions paid)	B
D443R	Investment income attributable to collective investment funds shareholders	A
D45R	Rent received	A
D4P	Property income paid	S
D41P	Interest paid	A
D41P'	Interest paid (not adjusted for FISIM)	A
D41P FISIM	Adjustment for FISIM (negative sign)	B
D45P	Rent paid	B
B5	Balance of primary income	S
D5P	Less: Current taxes on income and wealth	B
D61P	Less: Net social contributions paid	S
D611P	Employers' actual social contributions paid	A
D612P	Employers imputed social contributions paid	A
D613P+D614P	Households' social contributions (actual and supplements)	A
D613P	Households' actual social contributions	B
D614P	Households' social contributions supplements	B
D61xP	Less: Social insurance scheme service charges	B
D62R	Social benefits other than STiK received	S
D7N	Other current transfers (net)	S
D72R-D71P	Net non-life insurance claims minus premiums	S
D71P	Non-life insurance premiums (including D441AR, see above)	A
D72R	Non-life insurance claims	A
D75N	Net miscellaneous current transfers	S
D75R	Miscellaneous current transfers received	A
D75P	Miscellaneous current transfers paid	A
D75x	Miscellaneous current transfers paid of which transfers between resident households	A
B6	Disposable income	S
D63R	STiK	S
D63R1	Education	A
D63R2	Health	A
D63R3	Otros	B
B7	Adjusted disposable income	S

S: Balance

A: Simple calibration method

B: Imputation method with proxy variable

CONSUMPTION

Item	Name	Método de imputación
CP010	Food and non-alcoholic beverages	A
CP020	Alcoholic beverages, tobacco, and narcotics	A
CP030	Clothing and footwear	A
CP040	Housing, water, electricity, gas, and other fuels	S
CP041	Actual rentals on housing	A
CP042	Imputed rentals on housing	A
CP043	Maintenance and repair of dwellings	A
CP044	Water supply and miscellaneous	A
CP045	Electricity, gas, and other fuels	A
CP050	Furnishings, households equipment, and routine maintenance of the house	A
CP060	Health	S
CP061	Medical products, appliances, and equipment	A
CP062	Out-patient services	A
CP063	Hospital services	A
CP070	Transport	S
CP071	Purchases of vehicles	A
CP072	Operation of personal transport equipment	A
CP073	Transports services	A
CP080	Communications	A
CP090	Recreation and culture	A
CP100	Education	A
CP110	Restaurants and hotels	A

CP120	Miscellaneous goods and services	S
CP12x	Miscellaneous (less FISIM, less insurance)	A
CP1261	FISIM	B
CP125	Insurances expenditures (life and non-life)	A
P31DC	Final domestic consumption expenditure	S
P4	Actual final consumption	S

S: Balance

A: Simple calibration method

B: Imputation method with proxy variable

2.5 Updating microdata expansion factors

The sociodemographic construction from the microdata is a vital part of the project since the structures with which the composition of income, expenses, and savings are determined are derived from it; Additionally, it is the reference vector for the construction of accounts and allocations from external sources, so it is important to point out that the results of the microdata of the National Household Income and Expenditure Survey consider the update in its population framework from the recent 2020 population census of Mexico⁴, so the update of the distributive accounts presented to the EG DNA in May 2022 includes the changes in the population projections and adjustments of the 2008-2022 series that were used in the imputations and calibrations of the microdata. The analysis of the variation for the 2018 - 2020 microdata can be seen in Annex II.

⁴ The 2020 Population and Housing Census (2020 Census) was conducted from March 2nd to 27th, 2020.

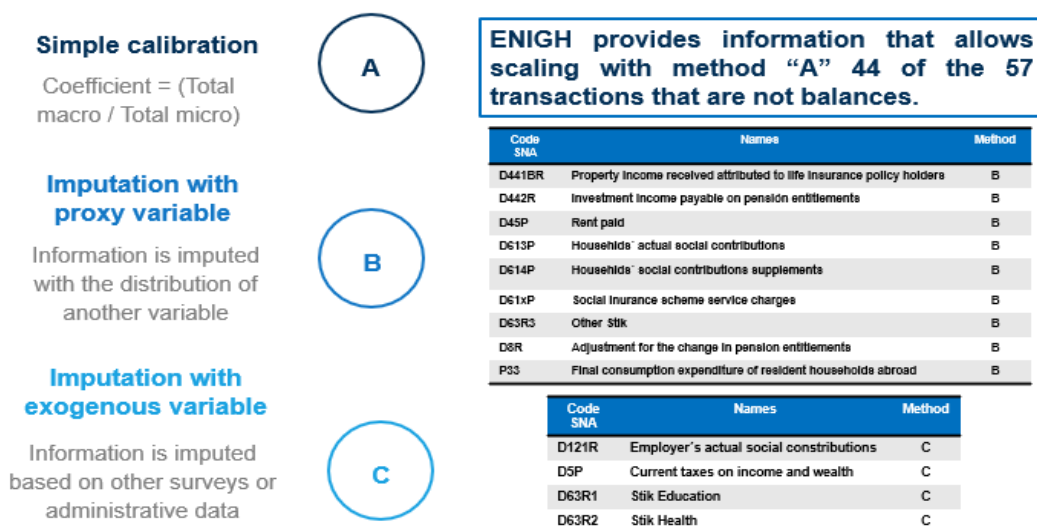
3. Imputation estimation methods

3.1 Statistical analysis of micro-data

For the review of significance, the coefficient of variation (CV) of the ENIGH information is used, allowing the evaluation of the level of dispersion of income and consumption reported by the population estimator of the survey at the time of integrating the data. economic transactions by quintiles. A "High" referent is a small coefficient of variation, which means that there is little dispersion in the population estimator. Annex III includes the results of the statistical precisions for the biennial years for the period 2008-2020.

After the conceptual homologation and the statistical analysis, the scaling of the microdata to the macro data of national accounts is carried out. In cases where the micro and macro data only show small discrepancies, the distributional results are obtained by applying method A called simple calibration; when the microdata have a low significance that prevents having adequate representativeness of the transactions, method B called imputation with a proxy variable is used, finally for those elements of the distributive accounts in which the ENIGH does not have counterpart concepts the imputation is performed with exogenous variables, called method C. The following graph shows the imputation methods used.

Figure 3.1. Imputation methods



In the following sections an analysis is made of each of the 3 imputation methods used for the income and consumption elements of the distributive accounts.

3.2 Single Calibration

Method A Simple Calibration is that the transaction values of the micro source are scaled so that their totals match the corresponding totals in the national accounts. The ENIGH provides information that allows escalation with method "A" in 44 of the 57 transactions that are not balanced. See figure 3.2.

Figure 3.2. Scaled transactions with a simple calibration method

Item	Name	2008	2010	2012	2014	2016	2018	2020
B2R1	Owner occupied dwellings	2.2894	2.1182	2.2049	2.2419	2.2013	2.1049	1.9228
B2R2	Leasing of dwellings	1.2016	1.1122	1.2293	1.8494	1.4128	1.4842	1.4689
B3R1	Own account production	15.9550	1.4748	1.6541	2.5621	2.9066	2.8735	2.5023
B3R2	Underground production	2.2800	3.0721	2.7110	4.0731	3.7773	3.6682	3.5637
B3R3	Mixed income excluding underground and own account production	64.0886	75.7013	46.0577	70.7569	58.6761	79.9441	53.6149
D11R	Wages and salaries	1.3323	1.2468	1.4209	1.3678	1.3327	1.3050	1.4101
D41R	Interest received	20.0395	19.3932	24.5998	19.8414	39.1216	39.1968	41.9352
D41R'	Interest received (not adjusted for FISIM)	15.5742	15.8830	20.4044	16.7947	31.7696	30.1187	33.3061
D42R	Distributed income of corporations	6.5029	16.1329	13.3020	15.6620	9.3832	10.3657	9.8760
D44R	Investment income disbursements	0.7536	2.8206	3.5676	3.9642	2.4481	1.8224	4.2847
D443R	Investment income attributable to collective investment funds share holders	0.3552	0.3146	0.3146	0.4239	0.6080	0.4834	0.3816
D45R	Rent received	3.5315	6.3722	7.4173	9.6992	4.2627	4.0595	1.3705
D611P	Employers' actual social contributions paid (see corresponding item above)	1.4918	1.2343	1.3072	1.1924	1.5553	1.4085	1.5570
D612P	Employers' imputed social contributions paid (see corresponding item above)	8.5044	9.0110	10.2338	9.7855	6.9496	13.5816	7.3031
D71P	Non-life insurance premiums (including D441AR (see above))	2.4940	2.5371	2.1914	3.0751	3.3162	4.0033	2.1129
D72R	Non-life insurance claims	157.7426	113.1209	30.1057	110.8289	234.1050	243.2974	68.8063
D75R	Miscellaneous current transfers received	2.4815	1.7383	2.1247	2.7509	2.6854	2.9061	3.3329
D75P	Miscellaneous current transfers paid	1.3416	1.1439	1.0428	1.8558	1.9914	2.2334	2.0894
D75x	of which transfers between resident households (2008 SNA 8.133)	6.6956	6.9228	8.1922	9.8563	10.8583	11.6193	14.6720
D63R1	Education	1.0129	1.0029	0.9853	1.0239	1.2155	1.2045	1.1851
D63R2	Health	1.0635	0.9547	0.9024	0.9717	0.9536	1.0984	1.2165

3.3 Imputation with proxy variable

Method B, Imputation with Proxy Variable, consists of a conceptual review of the national accounts framework and an assessment of whether the missing transaction is a similar component and/or a breakdown of another existing transaction. If this element coincides with the required characteristics, it is taken as a reference (proxy variable) for the use of that distribution in microdata. As a control, it is established that the gap cannot exceed that of the element that has been taken as reference, mainly this element is used for the ease of adjusting the items which are composed as shown in figure 3.3.

Figure 3.3 Transactions determined with method B Imputation with proxy variable

Receiver		Source	
Receiver item	Name	Source item	Name
D41R_FISIM	Adjustment for FISIM (positive sign)	D41R	Interest received
D442R	Investment income payable on pension entitlements	D443R	Investment income attributable to collective investment funds share holders
D441BR	Property income received attributed to life insurance policy holders	D41R	Interest received
D41P_FISIM	Adjustment for FISIM (negative sign)	D41P	Interest paid (not adjusted for FISIM)
D45P	Rent paid	D45R	Rent received
D613P	Households' actual social contributions	D443R	Investment income attributable to collective investment funds share holders
D614P	Households' social contributions supplements	D443R	Investment income attributable to collective investment funds share holders
D61xp	Social insurance scheme service charges	D612P	Employers' imputed social contributions paid
D63R3	Other social transfers in kind	D63R1	Social transfers in kind: Education
P33	Resident households' expenditure abroad	CP125	Insurances expenditures (life and non-life)
D8R	Adjustment for change in pension entitlements	D121R	Employers' actual social contributions

3.4 Imputation with exogenous variable

Method C Imputation with exogenous variable uses resources exogenous to the primary sources from the ENIGH, these are mainly imputations that are made during the processing of the survey, its validation consists of revisions of the adjustment that the components may have to it, and that the microdata does not exceed the value of the macroeconomic aggregates calculated in the national accounts.

Method C was mainly used to adjust wages and salaries, for the distribution of imputed social contributions from employers and current taxes on income, wealth, etc. (D122 and D5P); as well

as for social transfers in kind (Stik). The imputations were made considering administrative records.

Adjustment to gross wages and salaries

In the conceptual homologation phase of the microdata, it is observed that the concept of salaries and wages reported by the survey is expressed in net terms, preventing the identification of effective social contributions and the salary tax, for which it is necessary to make the adjustment and corresponding imputation.

Within the framework of the MEDIDCAH project, the transactions that correspond to wages and salaries and effective social contributions were aligned, to have a more accurate estimator. The adjustment is made in the ENIGH microdata source, which presents incomplete information for the project, being the lack of information for the concept of taxes (Income tax in its application to wages and salaries) paid. The imputation process is described below.

1. The corresponding ENIGH keys were determined, and the question was identified in the interviewer's manual⁵ to review how the question is formulated and to be able to verify if the concepts for wages and salaries are reported in gross or net terms. In section II of the questionnaire for people over 12 years of age, the survey asks: How much money did you receive for the concept... [generic]? Excluding if you had any withholding or paid any tax for the concept of that income.
2. The Income Tax Law (ISR) was revised to identify and classify workers who are subject to taxes for concepts related to labor benefits. The calculation was determined through an iterative imputation of the approximate amount of taxes that a person pays.
3. The Services Law of the Mexican Social Security Institute (IMSS) and the Social Security Institute for State Service Workers (ISSSTE) was revised to identify the fees applied to registered workers⁶.

The statistical method used is an iterative method, which seeks through an approximation to find the values that satisfy the equality of the calculation of taxes.

$$Net = ((Gross - lower\ range) * range\ rate) + range\ fixed\ fee$$

⁵ https://www.inegi.org.mx/contenidos/programas/enigh/nc/2020/doc/enigh2020_ns_entrevistador.pdf

⁶ In Mexico, the health services provided to workers as part of their employment benefits are provided mainly by the two public health institutions IMSS and ISSSTE.

To find the value, we proceed to perform a loop that is repeated until the expected value is found, which consists of:

$$(\text{net base} * \% \text{ iterative}) - \text{net calculation} = S$$

$$\text{original net} - S = 0$$

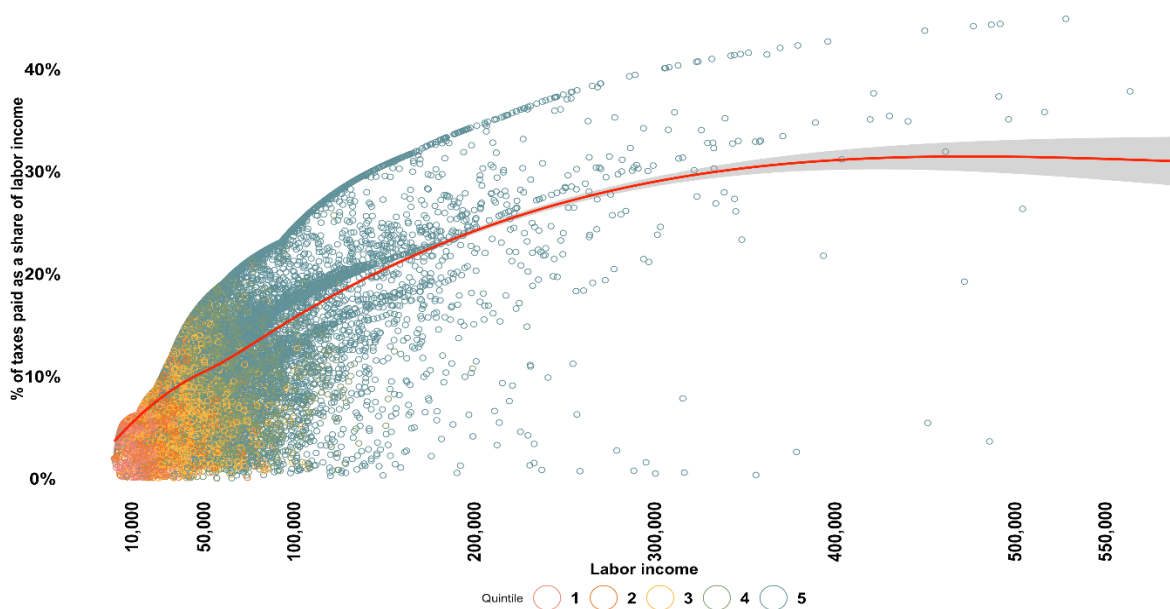
When the interaction satisfies 0, it means that this percentage value in the iterative loop is the value by which the net must be multiplied and the gross obtained, thus allowing an indicator adjusted to the level of gross taxes.

Adjustment to wages and salaries for effective contributions

The calculation of the effective social contributions of the employees (D.121) is carried out in a similar way applying the previous iterative method since the contributions to social security, housing, and retirement of the workers are calculated before taxes, additionally, they are added to the previous calculation fixed contributions which are determined in the social security law depending on the salary level of the employee.

Figure 3.4 shows the tax curve on household labor income, as it increases, the percentage increases; Some households have high incomes and a percentage below the average of the proportion, this is mainly due to the diversity of income of a household where the sources may belong to strata that do not have tax withholding.

Figure 3.4. Earned income tax curve



Source: Own elaboration from the iterative process in the ENIGH.

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D63 Social transfers in kind

As conceptualized by the 2008 SNA, social transfers in kind are made up solely of social benefits in kind and individual transfers of non-market goods and services provided to resident households by government units, including social security funds, and by NPISHs; it's accounting for the national accounts arises as a counterpart of the institutional sectors involved in the said transaction and that refers to the value of individual non-market goods and services supplied to households free of charge or at economically insignificant prices, for which it is a record accounting that cannot be reconciled with any of the concepts included in the microdata.

The determination of social transfers in kind (Stik) required the use of information sources from administrative records of the national health system and the public education system, allowing an approximation of the trend between the sources to be aligned. The assignments of the values to the microdata records do not have a restriction, so the values are values close to the macroeconomic aggregates reported in the national accounts.

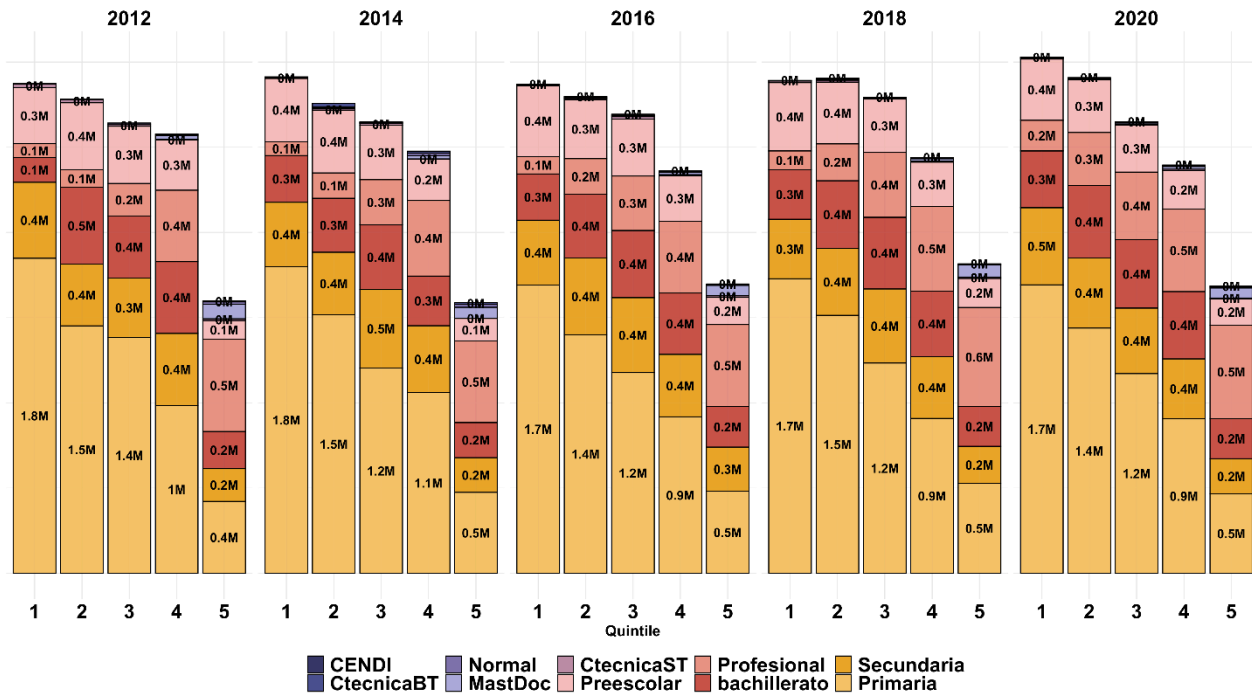
D63R1 Social transfers in kind of educational services

The adjustment process in the microdata was done by assigning the values of the administrative records in the corresponding records of the database according to the group of individuals receiving said services. For this process, the information corresponding to the public account of the fiscal year of study is used, where the disaggregation categories are the educational level. The assignment does not have a restriction, so the values are values close to the macroeconomic aggregates reported in the national accounts⁷.

The imputation of the social transfers in kind of educational services allows to obtain the distributive values scaled to the national accounts that show that the main beneficiaries of these transfers in kind are the households of the quintile 1 to the 4 that represent the members of the households that receive basic education services (preschool and primary) while, in quintile 5, it refers to users who attend vocational education, members of the household, who receive social transfers in kind, as shown in figure 3.5.

⁷ The imputation method does not contain functions with restrictions, so the function that emerges depends on the survey.

Figure 3.5. Access to educational services by quintile



Source: Own elaboration from the iterative process in the database of the Ministry of Public Education.

D63R2 Social transfers in kind of health

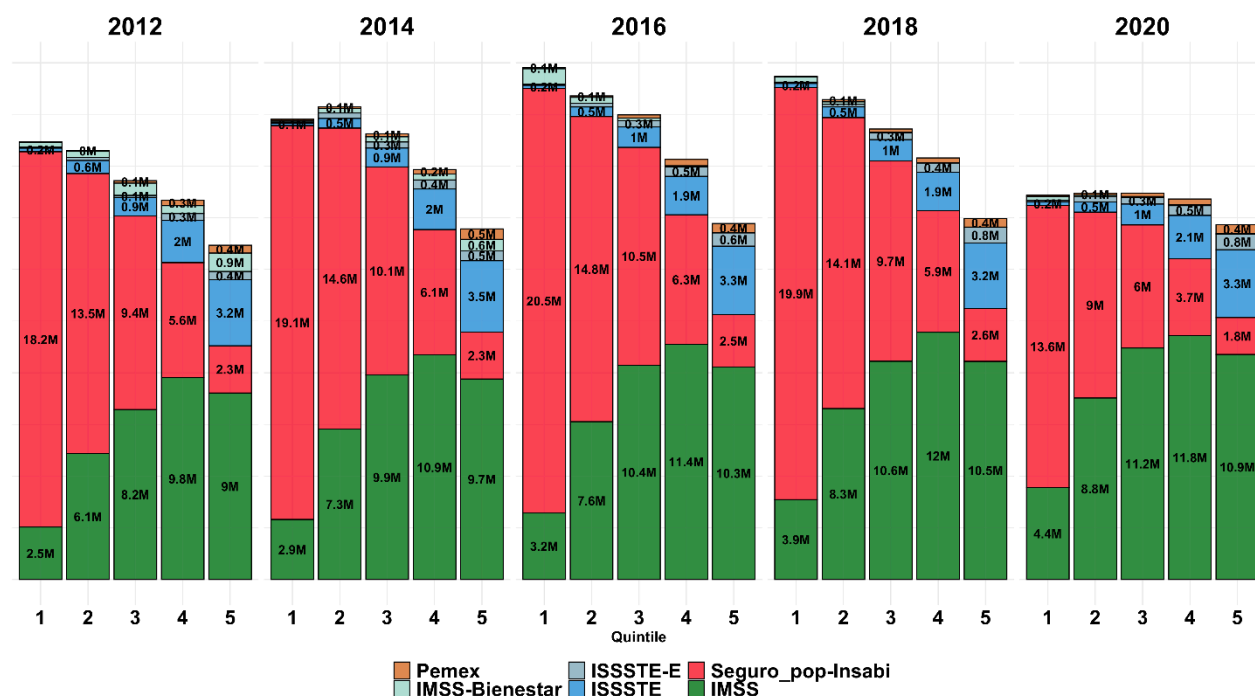
The imputation of social transfers in kind from health services has the same structure as the imputation of social transfers in kind from education services. The imputation is made up of the administrative records from the public account of the federal government, using the spending per capita by the federal entity and the public institutions that provide health services; which is made up of the *Instituto Mexicano del Seguro Social* (IMSS), *Instituto de Seguridad y Servicios Sociales para los Trabajadores del Estado* (ISSSTE), *Petroleos Mexicanos* (PEMEX), the *Instituto de Salud para el Bienestar* (INSABI) or *Seguro Popular* (before 2020) and the National Health Information System.

The imputation process was carried out in the microdata of the survey, assigning the values of the administrative records to the subset of the group of individuals who, according to the administrative records, receive said services. The imputation is not restricted, so the value is approximate to that of the national accounts.

The imputation process through administrative records of health services and the sociodemographic and consumption microdata from the ENIGH show the drop in health

services provided to households, mainly in quintiles 1 and 2 derived from the change adjustment in the health system that occurred in the year 2019 and that is reflected in the results of the year 2020; This can be seen in figure 3.6, where the improvement, mainly over time, was in popular insurance coverage, with the people belonging to the 20% with the lowest income being the most benefited, in addition, the condition of access to IMSS and ISSSTE implies a contractual employment relationship and most of which are in formal conditions.

Figure 3.6. The behavior of records of insured people by adjusted income quintile



Source: Own elaboration from the database of the National Health System

CP100 Consumption expenses in education

This concept includes private educational services paid for by households. In this item, special treatment was carried out in the microdata of the survey, which consisted of identifying the people who attended school and whose services received were from the private sector, this being necessary since the educational fees, utensils and transportation do not correspond to the classification of individual consumption by purpose (COICOP). This concept only includes expenses in private schools, so for the disaggregation, a treatment was made to the ENIGH microdata that consisted of excluding the agents that pay fees to public schools and the

household consumption keys were also excluded and of the people referring to material expenses related to educational services which are found in other expenses or household clothing.

D41R Adjustment for FISIM and D41R Interest

The imputation of interest and the FISIM adjustment uses as a source of information on the administrative records used in the national accounts to determine the financial assets recorded in the transactions F.229 Other transferable deposits and F.29 Other deposits of the financial sector. households that are calculated as the counterparty of the transactions carried out with the financial corporation's sector.

The adjustment to the microdata for financial intermediation services associated with the payment of interest on loans and deposits of households with a financial institution is an adjustment that is made before the process of reprocessing the data from the survey, given that the information collected by the household surveys does not allow the separation between the transactions of "bank interest" as they are understood in the SNA and the other part that represents the implicit payment for financial intermediation services known as FISIM.⁸

The types of financial instruments included in the loans and deposits that are included in the FISIM calculation within the national accounts come from various sources of information. In the case of deposits, the resources and obligations of commercial banks, development banks, and the Savings and Loan Cooperatives (SOCAPS) are used, while for loans the information used is that from the resources and obligations of domestic banking, development banking, popular savings and credit entities, credit unions, multiple purpose financial companies (SOFOMES), as well as funds and trusts.

⁸ The 2008 SNA states in paragraph 6.163 that the financial services associated with the payment of interest on loans and deposits is the difference between the rate paid by borrowers to banks and the reference rate plus the difference between the reference rate and the rate effectively paid to depositors, representing commissions for financial intermediation services indirectly measured (FISIM).

4. Construction of distributive accounts

4.1 Tabulated by Quintiles

The EG DNA guide suggests making tabulations with the sociodemographic characteristics of the household groups, with the quintiles being the main breakdown of the project, followed by the primary source of household income and the type of household.

Households are sorted into 5 groups, with each group equaling 20% of the household population, by their amount of disposable income, which is the number of money households has available to spend and save after calculating their income available fitted. For the construction of the groups, quintiles, a previous preparation is required in the disposable income (B6), which consists of adjusting the income by consumption units, where the disposable income (B6) calculated from the microdata is divided by the units of consumption. For the elaboration of the consumption units, the households of the survey were classified by the size of the households considering, 1) head of household, 2) adults, 3) minors, and the corresponding values are added according to the number of residents individuals.

$$NCU = 1.0 + (0.5 * \text{additional adults} + 0.3 \text{ additional minors})$$

Where:

NCU = Number of consumer units

After obtaining the consumption units, it is necessary to divide the disposable income (B6) by the units of consumption.

$$IAUC = B6/NCU$$

Where:

B6 = disposable income

IAUC = Number of consumer units

NCU = Number of consumer units

Following this process, households are ordered $Qn = K * \frac{N}{n}$ by their mass of disposable income adjusted by consumption units, assigning their corresponding percentile value.

4.2 Tabulated by the main source of income

The process is carried out to consider the size and composition of the household since a composite household presents economies of scale mainly in housing. The scale reflects the requirement that a larger household has a higher income level and achieves the same standard of living as a smaller household. When the household income is adjusted according to the equivalence scale, the equivalent income can be seen as an indicator of the economic resources available for a standardized household. For a single-person household, it is equal to the income received. For a household made up of more than one person, the equivalent income is an indicator of the family income that a single-person household would need to enjoy the same level of economic well-being as the household in question.

Households are classified according to the main source of income for the household as a whole. The five sources of income identified in the case of Mexico are where wages and salaries, unincorporated business income, property income, government transfers, pensions, and others.

4.3 Tabulated by household types (sociodemographic composition of households)

Home composition. Households were classified according to three criteria: the number of adults in the household; the age of adults; and the presence of children living at home. Ten types of households are distinguished:

- i) 2 adults at least one older than 65 without children,
- ii) 2 adults with at least 3 children,
- iii) 2 adults with less than 3 children,
- iv) 2 adults under 65 without children,
- v) more than 2 adults with at least one older than 65,
- vi) more than 2 adults not older than 65 with at least 1 child,
- vii) single with children at home,
- viii) single over 65,
- ix) single under 65,
- x) and other households (consists primarily of 2 or more unrelated adults).

5. Main results 2020

5.1 Series update

In May 2022, the EG DNA requested the updating of the data series for the exercise of the distributive accounts previously published on its official page⁹ in line with the guidelines indicated in the guide for the compilation of the distributional results of income, consumption, and savings of households consistent with the national accounts (EG DNA, 2018), counting as of the date of publication of this document with the update for the 2008-2020 series.

5.2 Income

Household income by quintiles

In general, Mexican society has income from the compensation of employees representing 32% of total income followed by mixed-income with 22.4% and 19.8% of property income. From this it is concluded that Mexican society is composed mainly of subordinate people; In the stratification by quintiles of figure 5.1, quintile 5 stands out with a heterogeneous composition compared to the other groups, since its main source of income is property income with 29.7% of income, from quintile 1 to 4 the main item is the income from employee compensation.

The main source of income

Households, as their definition establishes, are a group of individuals who share their income and expenses, so the composition of the main source of income gives us a broader view of the additional income that households have.

Households with mixed-income and property income have a preponderance of primary income representing 82.9% and 85% of income, respectively. Unlike the two previous groups, household dependent on wages and salaries have a greater diversity of income from different

⁹ In 2020, the OECD published the first results of the distributive accounts, in the case of Mexico with a series from 2008-2018 on its official website. <https://www.oecd.org/sdd/na/household-distributional-results-in-line-with-national-accounts-experimental-statistics.htm>

sources, only 59.2% is income from wages and salaries; the same happens with the group of transfers where 42.7% is from transfers. In this last group, it is very normal for this to happen since the income received by these households is insufficient, so they have different sources of financing, as can be seen in Figure 5.2.

Figure 5.1. Income composition by quintile

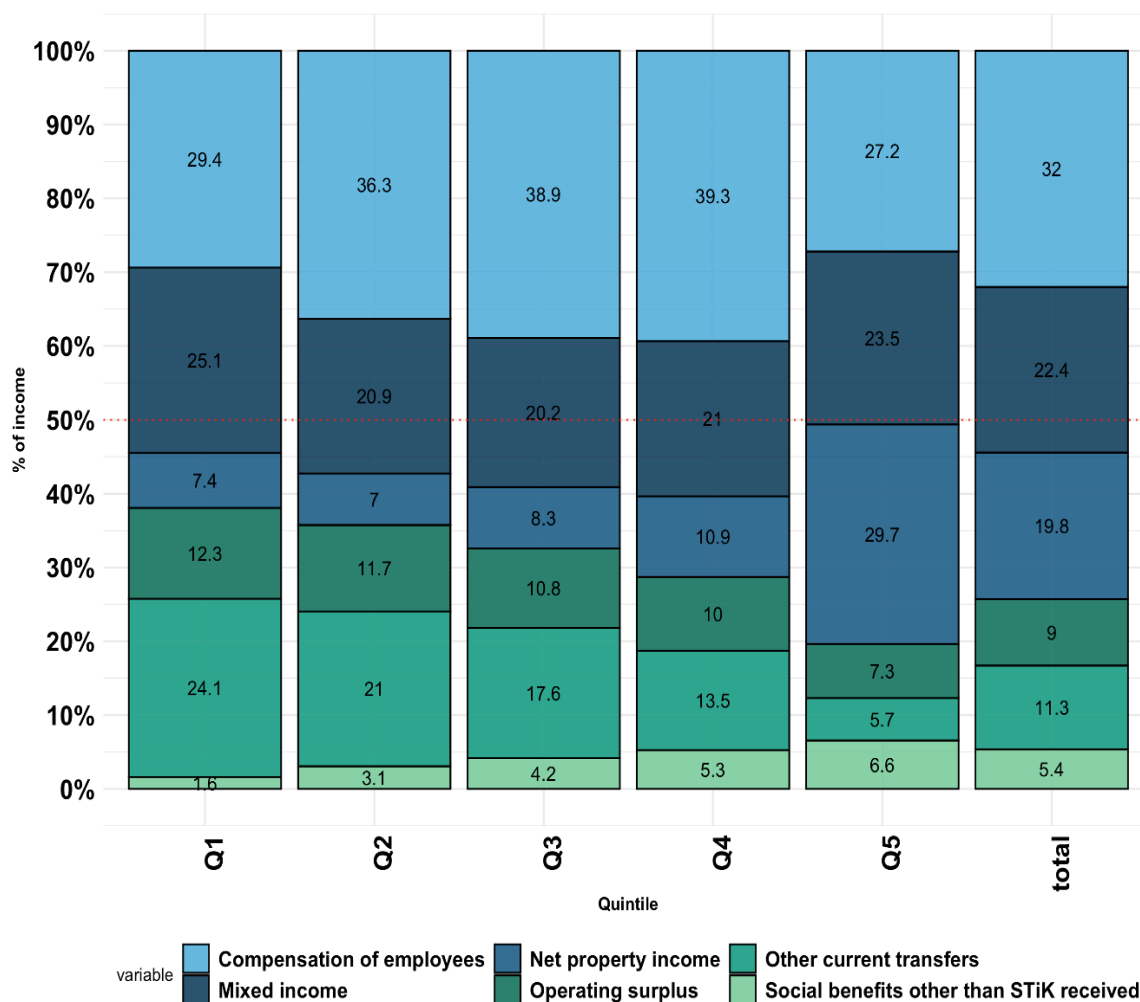
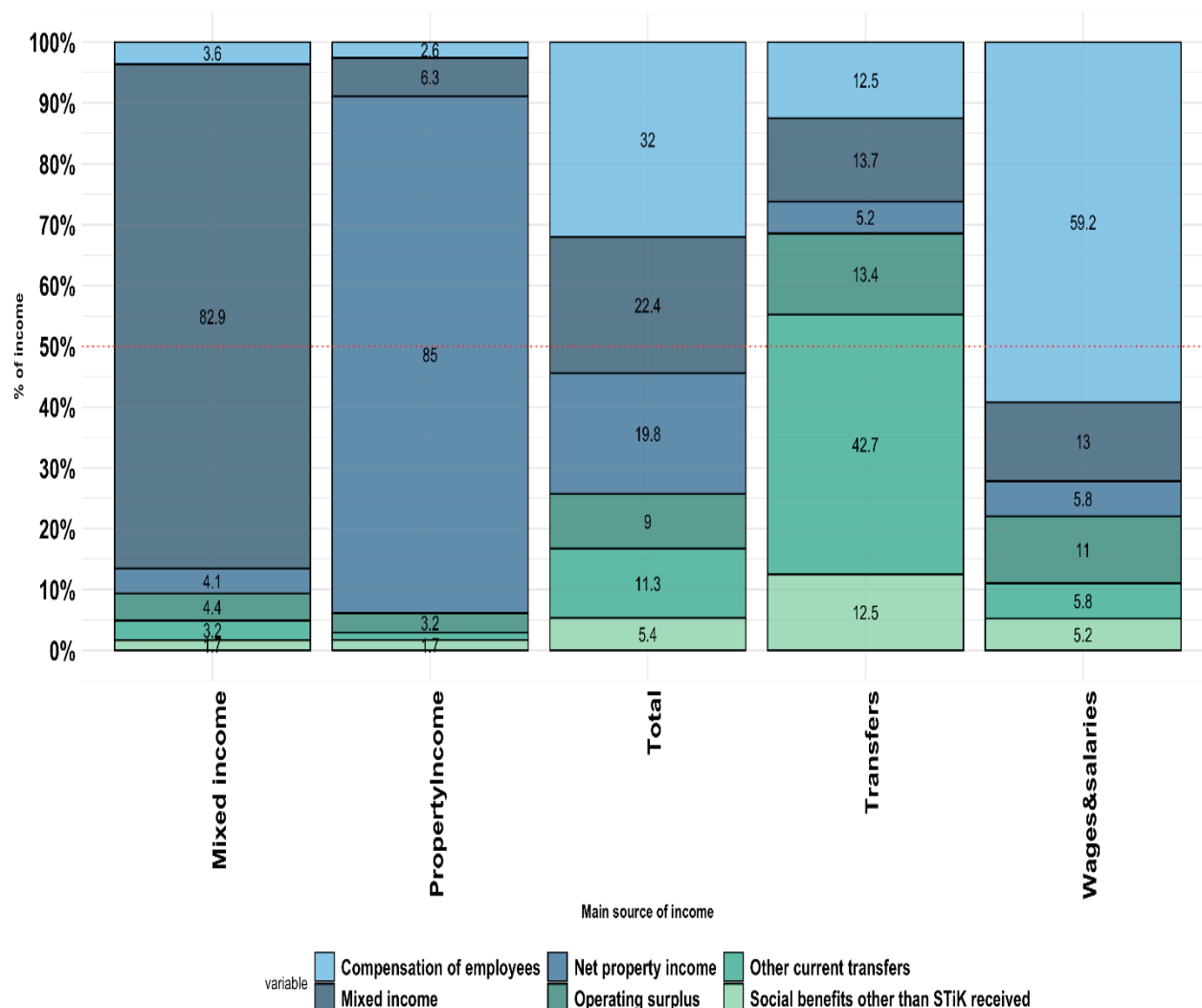


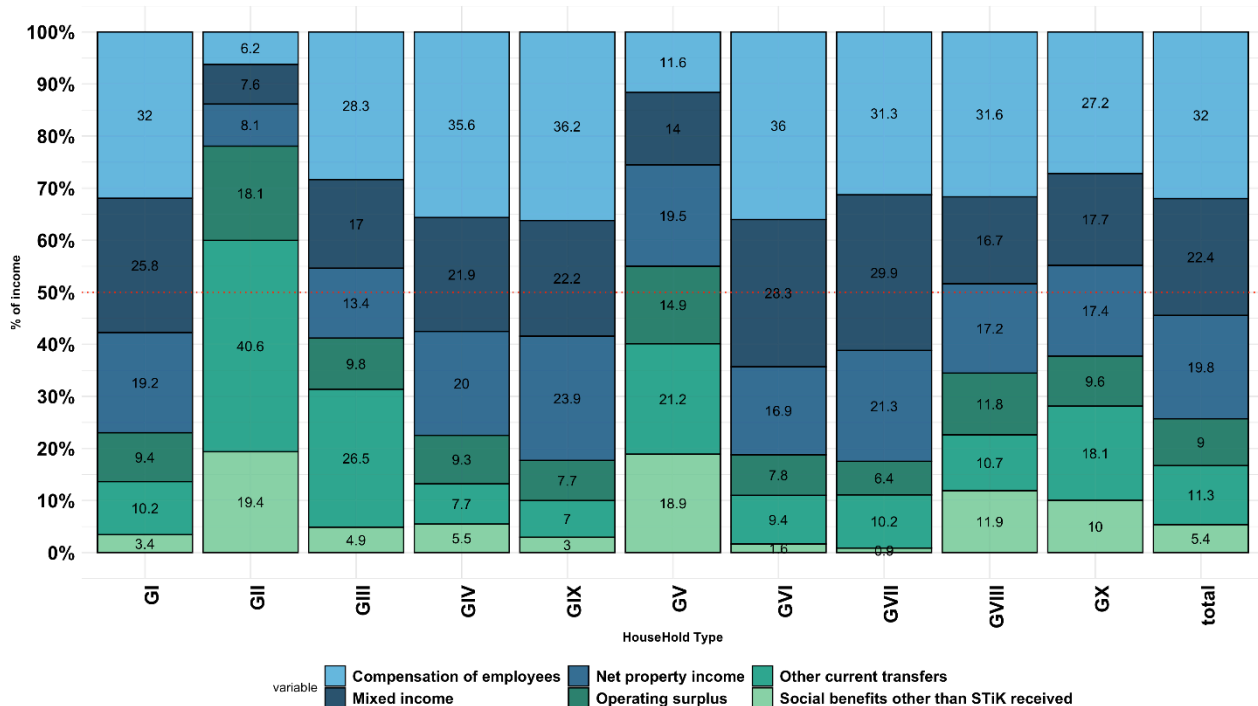
Figure 5.2. Composition of households by the main source of income



Household income by sociodemographic characteristics

The groups of households by sociodemographic characteristics present income patterns that respond mainly to the age of the inhabitants of the dwelling, such as group II, where people over 65 live and where the main source of income in 2020 is transfers with 40.6%. and social benefits other than STIK with 19.4%, in contrast to groups IV and IX where the inhabitants are under 65 years of age and with no more than 2 minors or no minors. In these groups, labor income and mixed-income predominate, as can be seen in Figure 5.3.

Figure 5.3 Composition of household income by sociodemographic characteristic

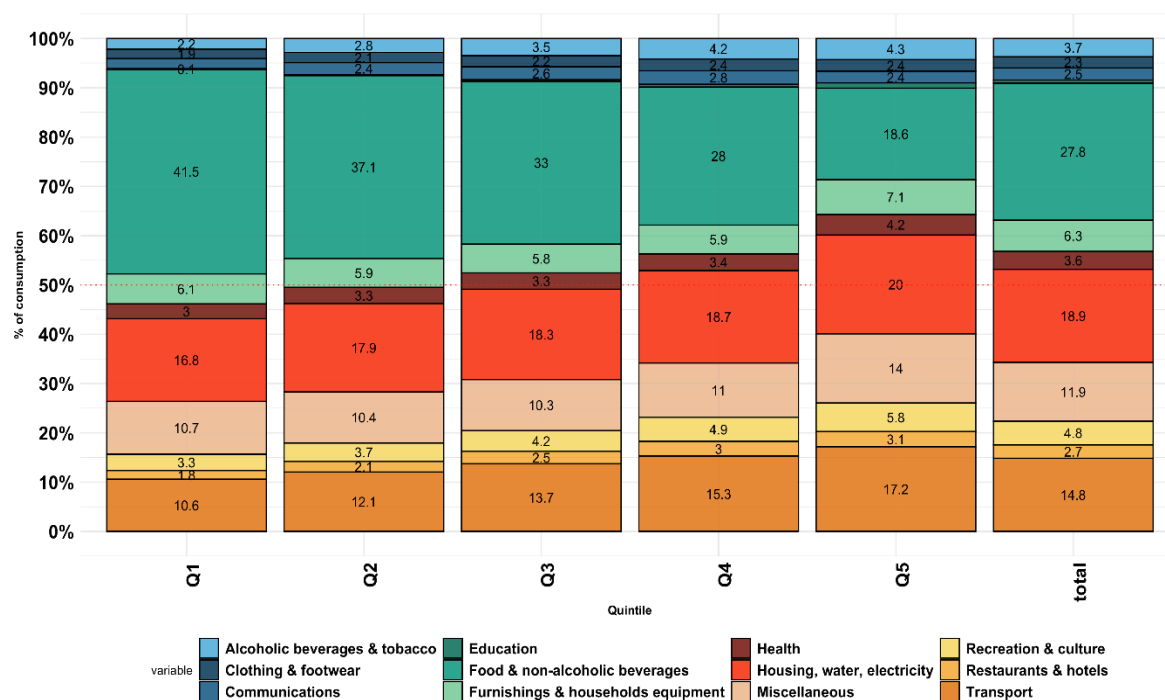


GI: Single under 65; GII: Single over 65; GIII: Single with children at home; GIV: 2 adults under 65 with no children in the Home; GV: 2 adults at least one older than 65 without children in the Home; GVI: 2 adults with less than 3 children in the Home; GVII: 2 adults with at least 3 children in the Home; GVIII: More than 2 adults with at least one older than 65; GIX: More than 2 adults without over 65 with at least 1 child in the household; GX: Others

5.3 Consumption

For consumption, results are also presented with previous openings. Consumption patterns tend to be more homogeneous between groups but follow the principle of income and preferences depending on income level; this is reflected in figure 5.4, where the patterns of consumption by quintile of food consumption show the tendency to decrease across household groups, where food expenditure in quintile 1 is 41.5% and in quintile 5 it is 18%; In contrast, the consumption of goods such as recreation and culture or restaurants and hotels behaves in the opposite direction. This reflects the fact that the destination of the income of low-income households is food, clothing, and household services (fuel and electricity), which could be called their autonomous consumption.

Figure 5.4 Consumption patterns by quintiles



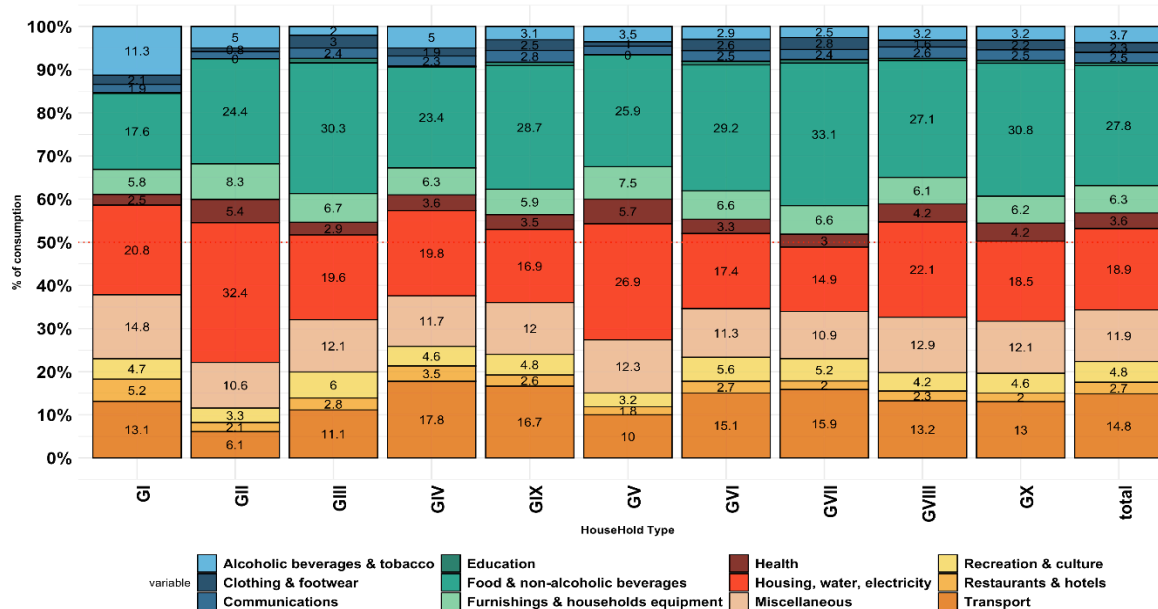
Consumption by age groups

As with income, a determinant of consumption is the sociodemographic composition of the household, and although the structure is more homogeneous than income, it can be seen households with fewer people have lower food consumption. Figure 5.5 shows that in the GI group made up of single people under 65 years of age, the food component represents only 17% of consumption expenditures, while for the G.VII group made up of 2 adults with at least 3 children in the household, food consumption accounts for 33% of income.

Household consumption as the main source of income

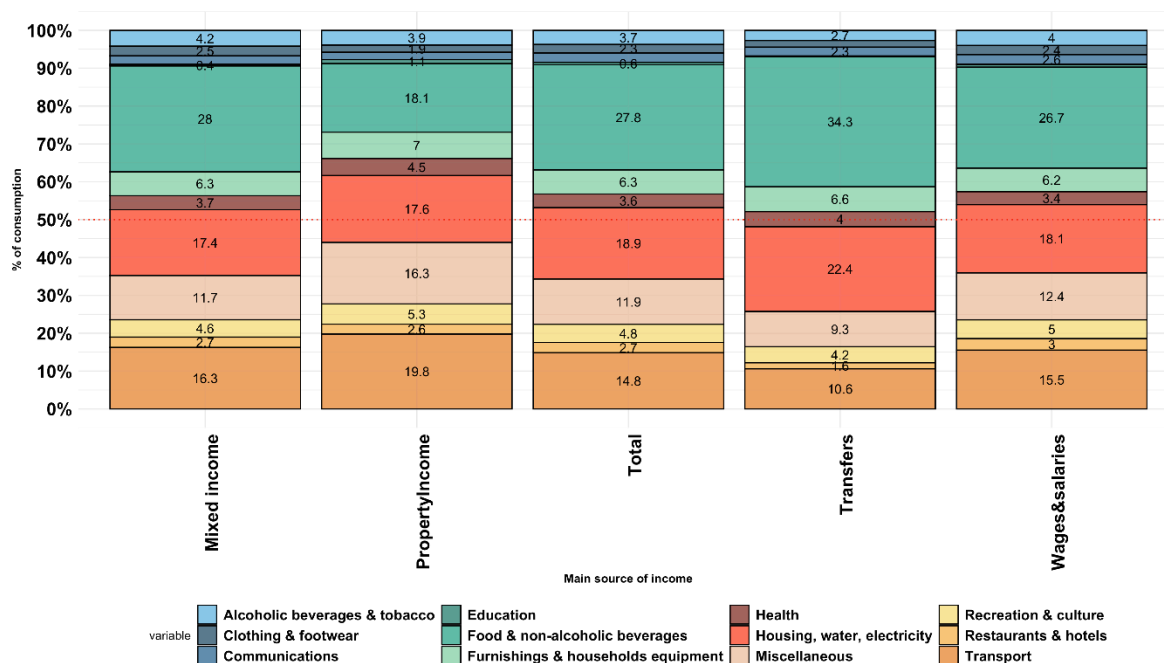
Household consumption patterns by the main source of income do not generate as much discrepancy in their percentage composition between the different groups of households in the household services, clothing, and footwear consumption groups, while the contributions of consumption patterns with the greatest discrepancy between the top 5 sources of income is that of food and non-alcoholic beverages. Figure 5.6 shows that the group furthest from the total composition is that of income from property rental.

Figure 5.5 Distribution of consumption by age groups



GI: Single under 65; GII: Single over 65; GIII: Single with children at home; GIV: 2 adults under 65 with no children in the Home; GV: 2 adults at least one older than 65 without children in the Home; GVI: 2 adults with less than 3 children in the Home; GVII: 2 adults with at least 3 children in the Home; GVIII: More than 2 adults with at least one older than 65; GIX: More than 2 adults without over 65 with at least 1 child in the household; GX: Others

Figure 5.6 Household consumption patterns by the main source of income

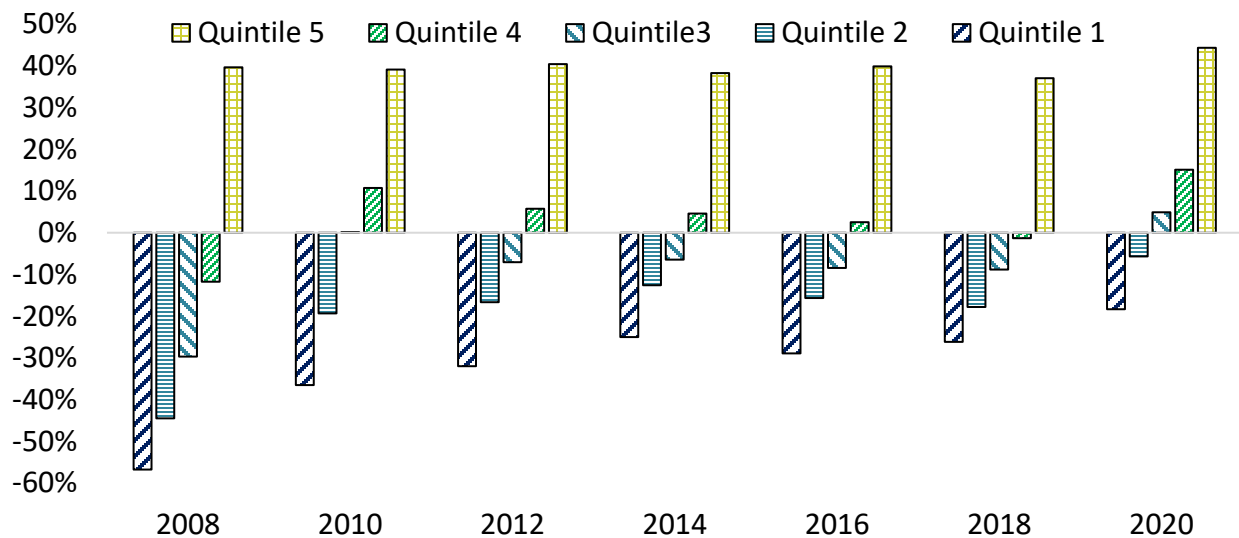


5.4 Savings

As mentioned, the distributive accounts allow to obtain distributive results on income, consumption, and savings in correspondence with the national accounts, through the rearrangements to the economic aggregates related to net primary income, plus the adjustments for the benefits social transfers in cash and other current transfers, as well as social transfers in kind to determine the level of disposable adjusted income with which households face the expenses necessary to meet their individual and collective consumption needs, including definitions by services imputed rent for owner-occupied dwellings and social transfers in kind; In addition, the adjustment for changes in pension rights are considered, to obtain the level of savings distributed by the household group.

Figure 5.7 shows the share of savings for disposable income by a household group for the period 2008-2020, observing that the gap between the proportion of savings for the disposable income of the first quintile and the fifth quintile in 2020 is 62 percentage points, a smaller gap than that existing in the first year of the series, that is, in 2008, which was 97 percentage points, showing that the gap in the level of the economic well-being of society has tended to decrease since the national accounts approach, which includes some income and expenses that are not considered in the savings results reported in household surveys.

Figure 5.7 Saving as a percentage of equivalent disposable income, 2008-2020

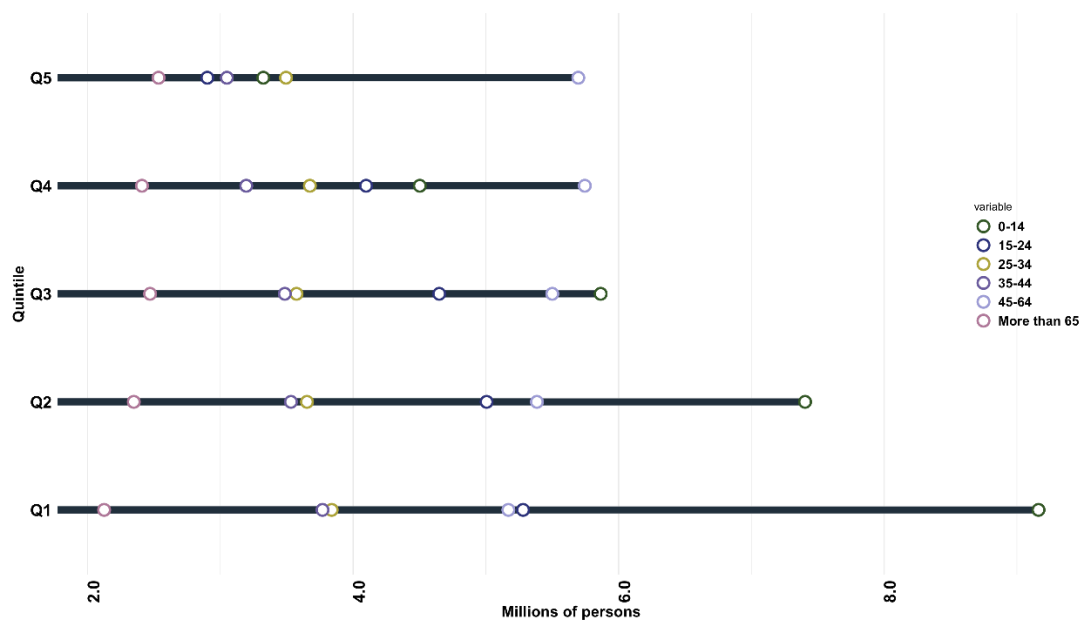


It is possible to consider that the reduction in the dissaving of 20% of households located in the lowest level of the distribution in the last year of the series can be explained in part by the social policy implemented by the Mexican government in the context of the pandemic by the SARS-CoV-2 virus, through the implementation of 19 priority social programs to support the sectors most affected by the pandemic, in the short term.

5.5 Sociodemographic characteristics

In the disaggregation of the household sector by age, it is observed that the largest group is quintile 1; In its composition, the group of 0-14 years old is 9,163,086 people, followed by those between 15 and 24 years old with 5,280,174 people and that of adults between 45 and 65 years old with 5,169,665 people. In the subsequent groups, there are age patterns that allow us to see general characteristics, as is the case of the last two quintiles where adults from 45 to 65 predominate and where the groups over 65 are more numerous than in the first 3. In the first 3 quintiles, minors predominate; This can be seen in Figure 5.8.

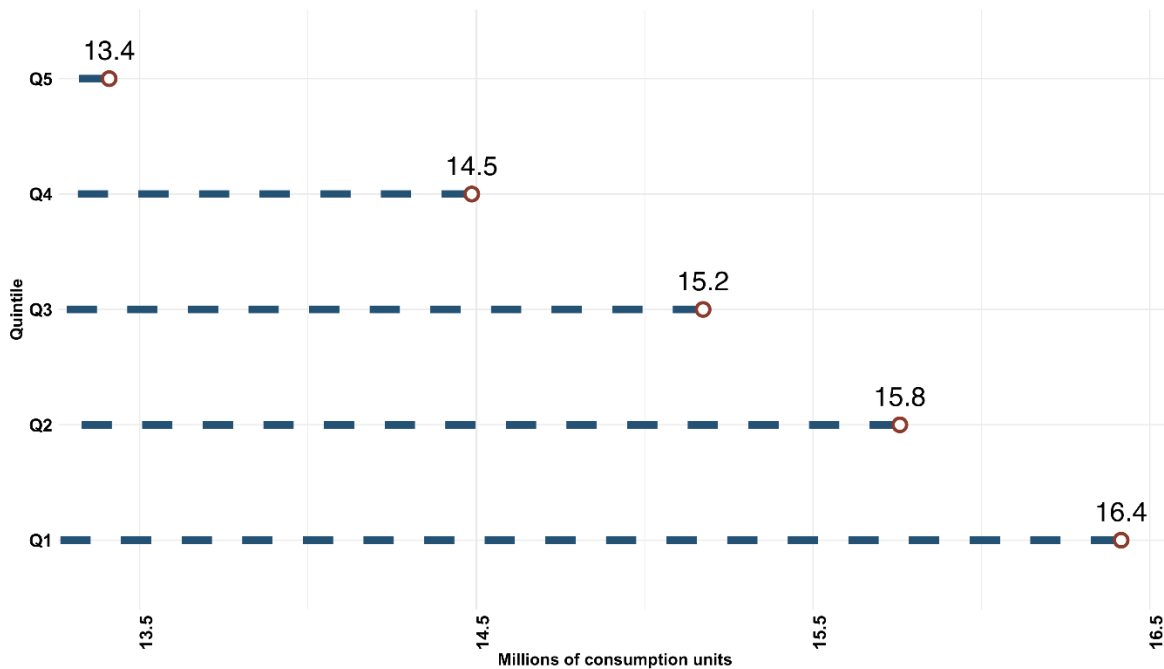
Figure 5.8 Distribution of people by age group



5.6 Consumption units

The consumption units are the units that equate to households to reduce the population discrepancy within these groups, allowing us to observe that it is in the most populated groups where there are more consumption units. This follows the logic that the greater the number of household members, the higher the accumulated household income, but not the proportion of income that these people receive for consumption. Figure 5.9 shows that in quintile 5 for 2020 there were 13.4 million consumption units and in quintile 1 there were 16.4 million.

Figure 5.9 Consumption units



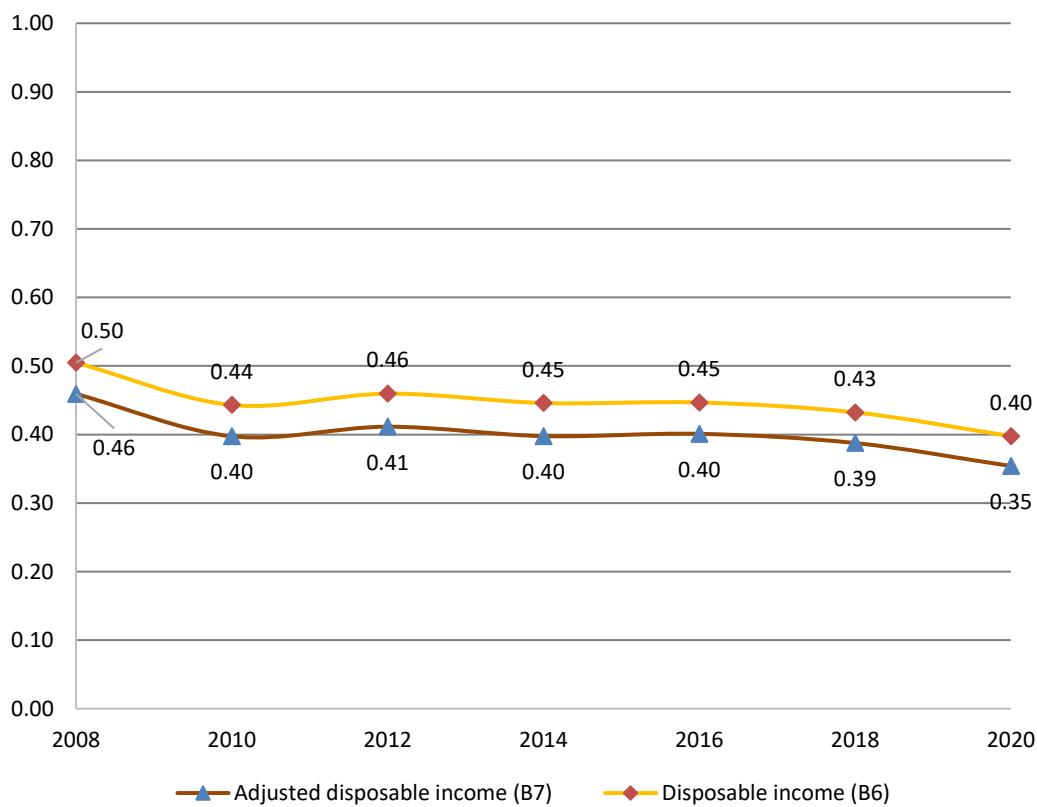
5.7 GINI Index

The likelihood of the exercise is very important since it validates the adjustment that is being made, given that up to now the scaling method mainly focuses on reducing underreporting. One of the methods for validation is the comparison of the most important distributional indicators, highlighting the GINI index, which is built from the Lorenz curve, it gives us information on inequality in groups where 0 is a perfectly distributed distribution. equitable and 1 is a completely unequal distribution.

The validation is mainly the concordance of the available information, this means that it does not have components outside the trends, mainly marked by the survey (main source of information).

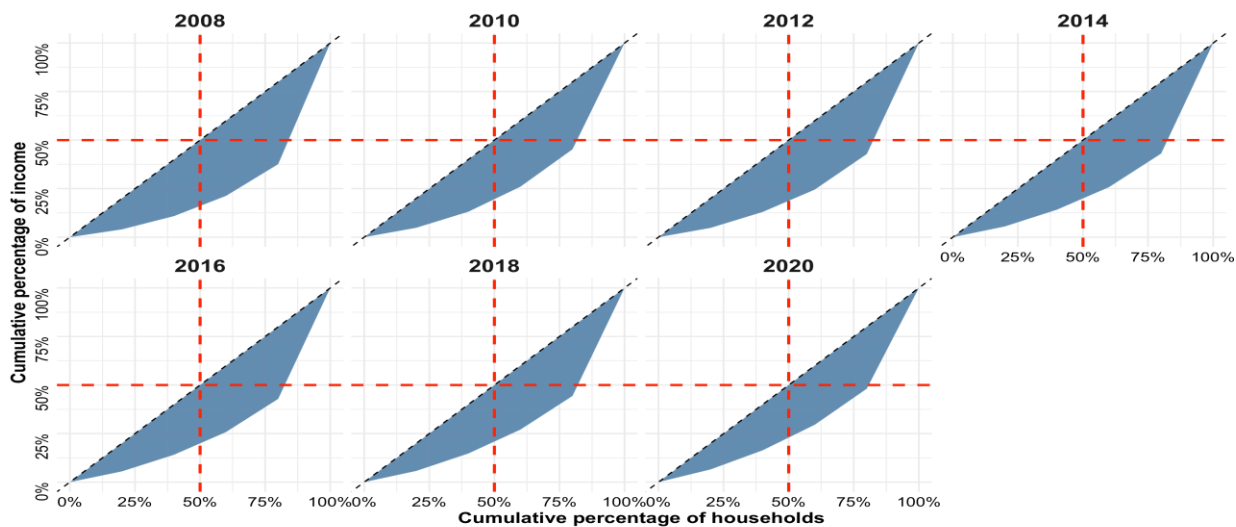
Next, the behavior of the GINI index is presented, which has tended to reduce inequality, even in 2020 where the income of quintile 5 fell, which led to said reduction.

Figure 5.10. GINI index



The origin of this indicator is the area under the curve of the relationship between households and income, which gives us the Gini as a result. Graphically, it can be seen in figure 5.11 how this area is reduced over time because of improvements in income distribution, which has varied over time, due to the implementation of public policies for poverty reduction or as in the case of 2020 a distortion in the income of quintile 5.

Figure 5.11 Gini index in the 2008-2020 series.



6. Final considerations

With this project, INEGI has advanced in the development of distributional indicators in correspondence with the work in progress within the framework of the update of the SNA 2008-2025, on the subject related to Economic Welfare, allowing to enrich the availability of new consistent distributional indicators. and comparable with the macroeconomic aggregates of the National Accounts.

While some progress has been made in developing distributional results in line with national accounts totals, much work remains to be done. Once the distributive accounts have been updated to the year 2020, it is time to move toward planning to apply the Pareto tail adjustment that allows for closing the gaps between microdata and macro data.

The results obtained by using the ENIGH microdata as the main source of distribution reveal what many previous studies have pointed out, that the sample designs of the survey constructed from the sociodemographic characteristics of the population under study make it extremely unlikely that they will be included in the samples are the members of households with high-income levels. In addition, the situation of the under-declaration of income by the respondents at the time of collecting the information is presented.

The evidence shows that there is a large concentration of income in the upper part of the income distribution, but it is necessary to find the estimate that best adjusts the gaps between the micro and macro statistics and that, in turn, allows for improving the calculated measures of inequality until today.

The results from these distributive accounts based on the macroeconomic aggregates and the distribution based on the microdata of the National Household Income and Expenditure Survey, allow us to observe that research must continue to be strengthened to apply statistical techniques aimed at minimizing the limitations of the survey. With the application of the new guidelines suggested by the recent scholars of the EG DCN on Pareto distributions, it is expected that it will be possible to develop a methodology that allows for improving the distribution of wealth in the upper tail of the income distribution.

7. Annexes

7.1 Annex I

Conceptual homologation of the National Survey of Household Income and Expenses (ENIGH) with the transactions of the National Accounts.

SNA code	SNA description	ENIGH code	ENIGH description
B.2b	Operating surplus	P024	Rental of houses, buildings, warehouses and other properties that are within the country
		P025	Rental of houses, buildings, warehouses and other properties that are abroad
D.11	Wages and salaries	P001	Wages or salaries
		P002	Piecework
		P003	Commissions and tips
		P004	Overtime
		P005	Incentives or rewards
		P006	Bonus, additional receipt or bonus
		P007	Holiday bonuses and other cash benefits
		P008	Profit sharing
		P009	Christmas bonus
		P011	Wages or salaries
		P013	Other income
		P014	Amount received in the secondary work
		P015	Profit sharing
		P016	Christmas bonus
		P018	Wages or salaries
		P021	Total revenue
B.3n	MIXED-INCOME	P022	Total income from work performed in the five months prior to last month
		P030	Rental of trademarks, patents and copyrights
		P031	Other income from rental of the property not considered in the above
		P068	By businesses with type of industrial activity
		P069	By businesses with type of commercial activity
		P070	By business service providers
		P071	By business with agricultural activities
		P072	By business with animal husbandry and exploitation activities
		P073	By businesses with harvesting, reforestation and logging activities
		P074	By businesses with fishing, hunting and animal capture activities
		P075	By businesses with type of industrial activity
		P076	By businesses with type of commercial activity
		P077	By business service providers
		P078	By business with agricultural activities
		P079	By business with animal husbandry and exploitation activities
		P080	By businesses with harvesting, reforestation and logging activities
		P081	By businesses with fishing, hunting and animal capture activities
D.41	Interest	P026	Interest from fixed-term investments
		P027	Interest from savings accounts

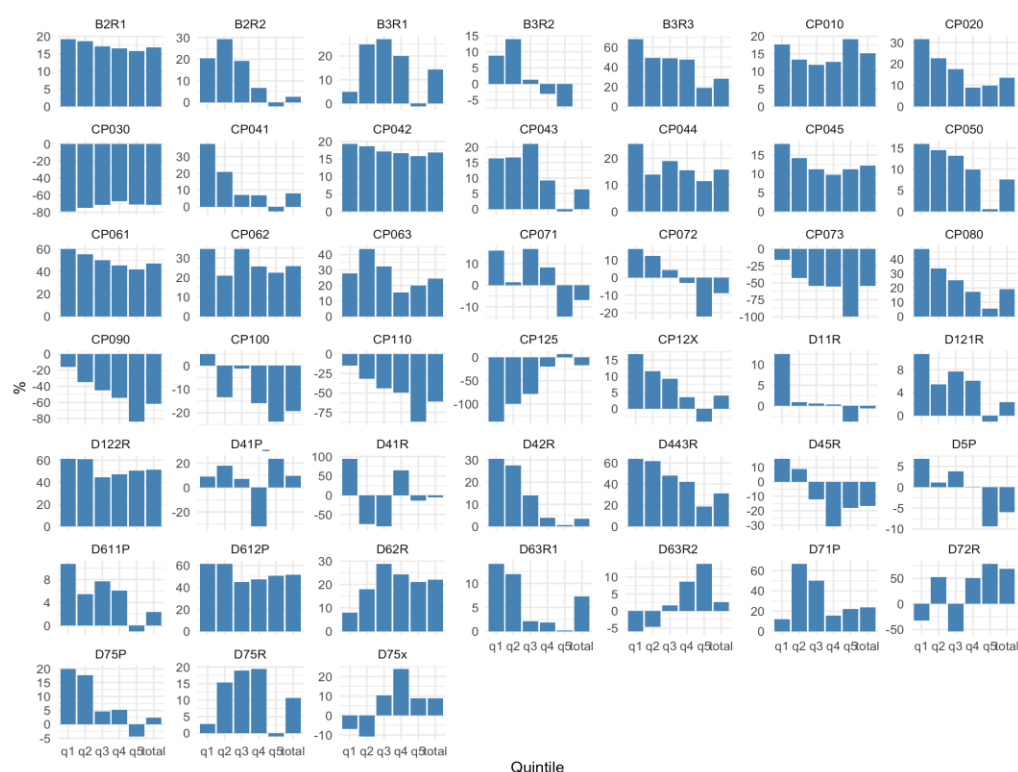
SNA code	SNA description	ENIGH code	ENIGH description
		P028	Interest on loans to third parties
		P029	Yields from bonds or bonds
D.42	Distributed income of corporations	P012	Earnings/Profit
		P019	Earnings/Profit
D.421	Dividends	P050	Annual income from returns on shares you own from a company you did not work for
D.451	Land rental	P023	Rental of land and land, inside and outside the country
D.759	Other miscellaneous current transfers	P067	Income from work of persons under 12 years of age
F.62	Life insurance and annuity fees	P065	Life insurance
D.6112	Actual employers' non-pension contributions	P035	Workers' compensation
		P036	Severance payments and voluntary retirement
D.6211	Social security pension benefits	P032	Retirements and/or pensions originating within the country
D.72	Non-life insurance claims	P034	Compensation received from insurance against risks to third parties
D.752	Current transfers between resident and non-resident households	P033	Retirements and/or pensions from another country(ies)
		P041	Income from other countries
D.759	Other miscellaneous current transfers	P037	Scholarships from private institutions or non-governmental organizations
		P038	Scholarships from the government
		P039	Donations from non-governmental organizations
		P040	Cash donations from other households
		P042	Benefits of PROSPERA (OPORTUNIDADES, PROGRESA)
		P043	Benefit of PROCAMPO
		P044	Program benefit "65 y más"
		P045	Benefit of Other Programs for Older Adults
		P046	Card benefit SinHambre (PAL)
		P047	Benefit of the Temporary Employment Program
		P048	Benefits of Other Social Programs
		P049	Total income not considered in the above
		P057	Inheritances, gifts and legacies
		P058	Lotteries and gambling
AN.1179	Other intellectual property assets	P056	Sale of trademarks, patents and copyrights
AN.132	Antiques and other objects of art	P054	Sale of coins, precious metals, jewelry and works of art, etc.
AN.2/NP**	Dispositions of non-produced assets	P060	Sale of land that is inside and outside the country
P.5113	Existing fixed asset provisions	P059	Sale of houses, condominiums, etc., that are inside and outside the country
		P061	Sale of machinery, equipment, production animals, vehicles, etc., used in the business
		P062	Sale of vehicles
		P063	Sale of second-hand electrical appliances, etc.
D.759	Other miscellaneous current transfers	P052	Payments received from loans you made to people outside the household
F.22	Transferable deposits	P051	Withdrawal of investments, savings, batches, savings banks etc.
F.4	Loans	P053	Loans received from people outside the household or institutions, mortgage loans are excluded
F.42	Long-term	P064	Mortgage loans for real estate: houses, land, buildings and premises
F.51	Capital holdings	P055	Sale of shares, bonds and bonds
F.89	Other accounts receivable/payable	P066	Other financial and capital perceptions not considered in the above

7.2 Annex II

Analysis of percentage changes in the microdata of the ENIGH survey 2018 vs 2020

As part of the update exercise for the 2008-2020 series, a revision of the base microdata for the composition of the 2020 exercise is made. Derived from the shocks caused by the economic closure in the second quarter of 2020, households had relevant changes in their composition, highlights the allocation of housing in B2R and mixed-income in B3R. The implication of this change may have effects on disposable income B6 and cloud changes that are also of great importance, such as the zero growth in labor income in D121R or the growth in remittances in D75x.

Among the relevant changes, consumption had a recomposition in items such as spending on food in CP010 and beverages CP020, which had a growing and generalized increase in all quintiles naturally due to the health contingency; CP060 health expenditures had significant increases in all quintiles and all their subclasses; on the other hand, inversely, spending on recreation and culture in CP090, education in CP100 and restaurants in CP110 fell by up to 80% compared to the previous survey.



In the new edition of the survey, relevant elements are included in the classification. The new tables include information on agricultural and non-agricultural companies, as well as self-consumption and an extension of income from the youth program building the future.

The sociodemographic changes provide validating information for the exercise and the survey, since many of the general effects are derived from sociodemographic changes - downward social mobility had a great impact on quintile 1 - it stands out that the group with the best performance is the over 65 and that the rest of the social dynamics had negative effects, so it can be said that households in quintiles 2 and 3 of previous editions could have fallen into quintile 1 and a few moved from 1 to 2, although this assertion is risky without further information the effect is clear in the compression of general income since the GINI was reduced in this edition.

The challenges that we face in the survey treaty are the exploration of new elements and the construction that allows us to see the regressive benefits of social policy.



Carrying out an exercise aligned with the national accounts for the year 2020, an increase in the savings gap between quintiles 1 and 5 can be observed, and the exercise continues to respond to the trend in most of the distributive effects.

7.3 Annex III

The statistical accuracy of the ENIGH concepts, biennial period 2008-2020

Item	Name	CV-2008					CV-2010					CV-2012					CV-2014				
		Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
B2R1	Owner occupied dwellings	1.8	1.5	1.4	1.3	3.2	1.7	1.5	1.3	1.7	2.5	2.3	2.3	2.3	2.4	5.0	1.8	1.6	1.5	1.4	5.3
B2R2	Leasing of dwellings	13.2	12.0	9.3	7.1	12.3	19.8	11.6	10.0	8.5	10.7	56.0	19.3	12.9	14.4	18.9	10.5	12.8	14.1	9.2	9.3
B3R1	Own account production	14.5	30.1	22.6	19.0	33.7	4.1	7.4	7.1	6.1	12.8	6.2	8.2	8.2	10.6	14.3	4.5	6.0	5.5	6.5	8.9
B3R2	Underground production	4.1	3.6	2.8	3.3	5.9	4.5	3.0	2.9	3.6	5.1	5.1	6.2	5.7	4.8	11.5	3.8	3.7	3.6	3.6	5.2
B3R3	Mixed income excluding underground and own account production	30.1	34.3	23.7	16.7	23.5	18.2	16.0	16.9	16.2	15.0	29.2	26.9	23.6	18.3	26.2	25.5	21.8	21.8	15.8	19.3
D11R	Wages and salaries	2.3	1.1	1.0	1.0	1.6	2.3	1.2	1.4	1.3	1.9	3.1	1.9	1.8	1.9	4.1	2.1	1.2	1.2	1.1	5.9
D121R	Employers' actual social contributions (counterpart in D611)	2.7	1.7	1.5	1.5	2.2	10.7	2.1	1.9	1.8	2.4	8.3	5.0	3.3	2.9	4.9	6.8	2.7	2.0	1.7	5.7
D122R	Employers' imputed social contributions (counterpart in D612)	28.9	32.0	41.7	41.8	27.7	18.9	32.2	17.1	21.3	36.1	27.8	52.5	25.2	24.5	41.9	28.3	49.4	46.1	23.2	29.2
D41R	Interest received	52.0	37.8	56.0	33.3	17.9	29.2	67.0	40.4	34.1	19.7	53.1	57.7	59.3	55.9	23.9	30.2	21.0	50.3	47.1	28.1
D42R	Distributed income of corporations	7.4	10.7	9.5	6.8	12.6	13.8	10.9	9.3	8.1	10.3	12.5	25.2	15.4	16.1	23.6	20.0	14.2	11.7	9.5	30.9
D43R	Investment income attributable to collective investment funds share holders	8.9	10.8	4.7	4.4	14.1	9.5	6.9	6.5	5.7	11.4	9.5	10.0	10.5	8.8	12.8	8.9	5.3	6.6	7.7	13.0
D45R	Rent	28.1	24.6	18.5	17.3	20.7	15.9	18.0	32.5	21.9	17.6	19.2	27.3	23.5	36.1	33.4	17.0	30.8	19.8	11.6	29.9
D5P	Current taxes on income and wealth	3.4	1.7	1.5	1.6	2.9	17.3	1.9	1.8	2.0	3.5	7.1	3.7	3.3	3.0	7.1	13.4	2.4	1.9	1.8	14.9
D611P	Employers' actual social contributions paid (see corresponding item above)	2.7	1.7	1.5	1.5	2.2	10.7	2.1	1.9	1.8	2.4	8.3	5.0	3.3	2.9	4.9	6.8	2.7	2.0	1.7	5.7
D612P	Employers' imputed social contributions paid (see corresponding item above)	28.9	32.0	41.7	41.8	27.7	18.9	32.2	17.1	21.3	36.1	27.8	52.5	25.2	24.5	41.9	28.3	49.4	46.1	23.2	29.2
D62R	Social benefits other than STIK received	6.0	2.6	2.7	3.3	4.1	4.3	3.9	2.9	3.9	4.0	12.4	8.2	5.0	5.4	7.7	6.3	3.4	3.2	3.5	4.6
D72R	Non-life insurance claims	-	-	7.2	68.0	40.0	21.6	0.0	11.1	-	80.4	-	-	-	-	40.6	-	-	-	23.3	41.2
D71P	Non-life insurance premiums (including D441AR (see above))	31.3	19.9	12.5	8.0	7.6	38.6	27.4	17.6	16.8	8.5	59.7	38.2	17.9	16.3	9.7	35.9	83.4	17.1	10.2	12.5
D75R	Miscellaneous current transfers received	2.9	2.5	3.5	5.0	8.2	1.8	2.0	2.2	2.2	5.0	2.3	2.7	3.4	4.0	7.0	1.7	2.3	2.4	2.6	7.0
D75P	Miscellaneous current transfers paid	14.7	7.5	7.4	5.6	4.0	28.7	12.1	6.1	8.9	7.1	35.6	9.1	10.3	9.8	11.5	26.6	8.7	6.8	6.0	8.3
D75x	of which transfers between resident households (2008 SNA 8.133)	4.5	9.2	9.4	8.4	22.5	7.8	13.8	11.1	25.5	13.3	7.9	12.2	24.2	13.6	35.0	8.4	7.3	9.5	9.8	16.5
D63R1	Education	1.5	1.4	1.3	1.4	1.9	1.3	1.4	1.2	1.4	1.9	2.5	3.5	2.5	2.6	4.3	1.6	1.3	1.6	1.7	1.9
D63R2	Health	1.5	1.6	1.5	1.6	2.0	1.5	1.4	1.5	1.6	2.2	2.4	2.3	3.8	2.8	3.1	1.3	1.4	1.4	1.6	2.7
CP010	Food and non-alcoholic beverages	1.5	1.1	1.0	1.1	1.3	1.6	1.2	1.1	1.3	1.4	2.1	1.7	1.8	2.1	2.5	1.7	1.2	1.2	1.3	2.0
CP020	Alcoholic beverages, tobacco and narcotics	8.4	8.8	5.2	6.6	9.7	13.0	7.1	8.4	10.4	6.9	12.9	14.1	9.4	8.6	7.4	14.7	10.0	8.0	5.9	7.1
CP030	Clothing and footwear	2.8	2.3	2.1	2.1	2.4	2.7	2.4	2.2	2.3	2.8	3.9	3.6	3.8	3.6	6.3	3.2	2.5	2.5	2.5	4.5
CP041	Actual rentals on housing	3.8	3.1	2.9	3.0	4.9	3.4	13.0	5.4	3.4	5.9	6.6	6.0	4.5	9.6	8.8	4.4	3.0	2.8	3.6	6.5
CP042	Imputed rentals on housing	1.8	1.5	1.4	1.3	3.2	1.7	1.5	1.3	1.7	2.5	2.3	2.3	2.3	2.4	5.0	1.8	1.6	1.5	1.4	5.3
CP043	Maintenance and repair of dwellings	8.7	9.7	8.1	5.9	7.9	7.0	5.2	4.7	5.2	9.5	12.3	9.0	10.6	8.3	13.1	9.3	6.8	7.6	5.7	31.1
CP044	Water supply and miscellaneous	4.3	3.5	4.2	2.8	3.1	3.5	4.1	2.6	3.2	3.3	8.0	5.1	5.4	4.5	4.3	4.0	3.2	3.9	2.8	3.5
CP045	Electricity, gas and other fuels	2.6	1.7	1.8	2.1	2.0	2.5	1.6	1.5	1.6	2.1	3.5	2.3	2.9	2.8	4.1	2.2	1.5	1.6	1.6	4.6
CP050	Furnishings, households equipment and routine maintenance of the house	2.3	1.6	2.0	2.4	2.7	2.7	1.8	2.0	2.6	3.4	2.9	2.6	3.8	3.9	5.5	3.0	2.0	2.2	2.4	10.8
CP061	Medical products, appliances and equipment	7.3	6.8	7.5	6.4	13.8	30.4	9.1	12.8	8.8	10.4	10.2	13.9	12.6	12.1	12.8	10.0	14.2	10.8	7.4	9.8
CP062	Out-patient services	7.5	5.6	5.6	5.7	6.5	6.1	11.2	7.8	7.1	8.6	10.9	14.0	18.6	21.9	9.9	9.3	8.8	7.3	7.3	9.0
CP063	Hospital services	17.7	12.8	13.7	12.8	11.8	24.4	23.8	20.1	15.3	15.2	52.8	26.0	36.7	23.7	23.8	37.9	49.3	18.6	16.6	16.4
CP071	Purchases of vehicles	26.8	13.5	11.7	11.4	7.7	24.2	13.4	19.4	12.3	9.2	22.1	18.8	18.9	34.0	12.0	18.1	16.0	11.8	10.3	15.0
CP072	Operation of personal transport equipment	3.9	2.9	3.0	1.9	1.9	5.5	3.0	3.2	3.0	2.3	7.4	4.4	5.2	3.6	4.3	5.5	3.1	2.6	2.3	2.0
CP073	Transport services	2.8	2.2	2.2	2.1	2.5	3.3	2.2	2.1	2.2	3.2	4.1	3.1	3.8	4.1	7.5	2.7	2.7	2.3	2.4	5.1
CP080	Communications	2.9	2.3	1.9	1.8	1.7	3.6	2.5	2.0	2.2	1.7	4.6	3.4	3.7	3.3	3.2	3.9	2.8	2.2	1.9	2.6
CP090	Recreation and culture	4.4	4.0	3.8	3.2	3.2	6.8	4.5	4.0	3.8	4.0	8.5	5.9	5.3	9.6	5.6	14.3	5.0	5.4	4.6	6.0
CP100	Education	12.8	11.1	9.2	4.6	3.7	14.1	11.2	6.8	5.4	5.1	17.8	15.9	11.3	9.9	13.8	20.1	7.8	7.8	9.1	16.4
CP110	Restaurants and hotels	4.1	2.9	2.7	2.5	2.4	5.9	3.1	2.8	2.6	2.6	6.6	6.8	4.8	4.6	4.7	4.7	3.5	3.0	2.6	3.8
CP12X	Miscellaneous (less FISIM, less insurance)	4.3	2.2	2.3	2.2	2.6	9.4	3.1	2.1	3.0	3.4	10.8	3.3	3.9	4.0	7.5	9.0	2.5	3.0	2.4	5.7
CP125	Insurances expenditures (life and non-life)	5.7	5.2	8.9	4.7	4.3	6.8	6.2	6.8	7.2	5.6	13.0	10.0	10.0	11.2	7.8	13.6	6.8	9.3	10.3	7.2

Item	Name	CV-2016					CV-2018					CV-2020				
		Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5	Q1	Q2	Q3	Q4	Q5
B2R1	Owner occupied dwellings	1.5	0.8	0.9	1.0	2.2	0.9	0.9	1.0	1.0	1.9	1.0	0.9	0.9	1.1	2.1
B2R2	Leasing of dwellings	69.7	9.2	7.3	8.2	10.9	15.7	8.6	5.5	7.2	10.3	7.9	5.9	5.6	7.0	8.4
B3R1	Own account production	3.8	3.8	3.4	4.4	6.4	3.6	3.6	4.1	4.3	6.1	3.2	3.2	3.4	4.8	5.0
B3R2	Underground production	2.2	2.2	2.3	2.4	6.4	2.3	2.0	2.2	2.3	5.2	1.9	2.0	1.9	2.0	5.0
B3R3	Mixed income excluding underground and own account production	12.9	11.9	10.3	14.8	12.0	9.7	11.3	12.1	9.6	9.3	8.5	7.4	6.7	7.6	7.3
D11R	Wages and salaries	1.1	0.8	0.7	0.7	1.4	1.0	0.7	0.7	0.7	1.8	1.0	0.7	0.7	0.6	1.1
D121R	Employers' actual social contributions (counterpart in D611)	3.5	1.8	1.5	1.4	2.0	2.6	1.3	1.2	1.1	2.7	2.1	1.3	1.0	1.0	1.3
D122R	Employers' imputed social contributions (counterpart in D612)	20.1	22.1	13.3	34.3	39.6	19.4	32.8	16.4	19.1	15.4	12.7	15.3	12.7	31.1	18.6
D41R	Interest received	61.6	16.4	22.5	23.4	14.8	26.9	27.6	36.7	20.5	22.6	56.5	24.5	16.7	32.7	25.1
D42R	Distributed income of corporations	7.7	5.6	6.1	4.3	25.8	5.3	5.7	5.4	4.1	8.7	5.6	5.0	5.3	4.0	11.5
D443R	Investment income attributable to collective investment funds share holders	10.1	4.4	4.1	4.9	6.9	5.2	4.4	4.4	4.3	19.1	2.8	3.5	3.3	3.3	15.1
D45R	Rent	11.5	11.7	12.1	11.1	12.4	11.0	10.9	9.3	10.2	15.3	10.6	9.1	10.6	8.0	10.2
D5P	Current taxes on income and wealth	2.2	1.3	1.2	1.2	2.7	3.0	1.3	1.2	1.1	4.1	2.5	1.2	1.0	1.0	1.8
D611P	Employers' actual social contributions paid (see corresponding item above)	3.5	1.8	1.5	1.4	2.0	2.6	1.3	1.2	1.1	2.7	2.1	1.3	1.0	1.0	1.3
D612P	Employers' imputed social contributions paid (see corresponding item above)	20.1	22.1	13.3	34.3	39.6	19.4	32.8	16.4	19.1	15.4	12.7	15.3	12.7	31.1	18.6
D62R	Social benefits other than STIK received	5.7	2.2	2.3	2.2	2.4	2.5	2.0	2.1	2.5	2.3	2.9	2.0	1.6	1.8	2.1
D72R	Non-life insurance claims	0.0	0.0	65.0	35.8	54.5	33.5	67.6	51.1	31.2	37.7	4.8	39.5	25.9	48.1	52.5
D71P	Non-life insurance premiums (including D441AR (see above))	70.6	20.5	9.7	14.0	4.6	37.4	27.1	7.9	5.3	5.6	20.3	18.1	15.0	4.8	5.4
D75R	Miscellaneous current transfers received	0.9	1.2	1.4	1.7	3.5	1.0	1.2	1.4	1.5	8.7	1.0	1.0	1.1	1.3	3.1
D75P	Miscellaneous current transfers paid	45.4	6.1	3.9	3.4	3.3	9.2	4.7	4.3	3.7	4.4	12.7	6.6	3.5	2.9	3.0
D75x	Of which transfers between resident households (2008 SNA 8.133)	3.9	7.0	8.0	8.6	21.7	3.9	4.2	4.1	4.5	6.9	4.8	3.8	4.0	4.6	6.9
D63R1	Education	0.9	0.9	1.0	1.2	1.5	0.9	0.9	1.0	1.1	1.4	0.8	0.9	0.8	1.1	1.2
D63R2	Health	0.8	2.7	2.6	3.7	4.1	0.7	0.8	0.9	0.9	1.5	0.8	0.8	0.9	1.2	1.2
CP010	Food and non-alcoholic beverages	0.8	0.8	0.8	0.8	1.0	0.8	0.7	0.7	0.9	1.1	0.7	0.6	0.6	0.7	1.0
CP020	Alcoholic beverages, tobacco and narcotics	8.1	4.8	6.1	3.7	4.2	6.0	4.7	4.4	4.4	6.4	4.6	4.3	3.4	3.0	4.1
CP030	Clothing and footwear	1.5	1.4	1.5	1.6	1.8	1.4	1.4	1.4	1.5	2.2	2.1	1.7	1.6	1.9	2.1
CP041	Actual rentals on housing	2.6	2.2	2.2	2.6	3.8	2.3	2.0	1.9	2.4	4.0	2.3	1.7	2.1	2.4	4.4
CP042	Imputed rentals on housing	1.5	0.8	0.9	1.0	2.2	0.9	0.9	1.0	1.0	1.9	1.0	0.9	0.9	1.1	2.1
CP043	Maintenance and repair of dwellings	5.9	3.4	3.9	4.1	6.6	5.7	4.2	4.0	10.2	6.9	8.4	4.5	5.3	4.0	5.8
CP044	Water supply and miscellaneous	2.6	2.5	3.0	2.2	4.8	3.1	1.8	1.9	1.9	2.1	6.7	1.8	2.0	1.9	1.8
CP045	Electricity, gas and other fuels	1.3	0.9	1.0	1.0	1.4	1.2	0.9	1.0	1.0	1.6	1.1	0.8	0.8	0.9	1.2
CP050	Furnishings, household equipment and routine maintenance of the house	1.3	1.2	1.2	1.5	2.3	1.2	1.0	1.3	1.5	2.4	1.0	1.0	1.1	1.2	2.2
CP061	Medical products, appliances and equipment	10.7	4.4	12.3	4.8	10.4	4.2	8.0	5.3	4.7	9.3	4.5	3.7	3.7	2.7	3.9
CP062	Out-patient services	5.9	5.0	5.0	5.4	8.1	5.0	10.7	5.0	7.8	7.0	6.5	3.9	4.9	4.0	4.5
CP063	Hospital services	28.2	11.8	12.6	14.5	8.4	12.6	11.6	14.0	9.2	11.4	10.8	9.9	10.2	9.4	8.2
CP071	Purchases of vehicles	16.3	13.2	8.1	6.4	5.8	10.4	8.8	8.1	6.1	7.4	13.8	7.2	8.7	5.6	7.3
CP072	Operation of personal transport equipment	2.5	1.8	1.4	1.2	1.4	2.1	1.7	1.6	1.1	1.2	1.9	1.5	1.2	1.1	1.2
CP073	Transport services	1.6	1.5	1.5	1.5	2.4	1.8	1.4	1.4	1.5	2.1	1.6	1.5	1.5	1.6	1.9
CP080	Communications	1.9	1.5	1.3	1.2	1.5	1.6	1.3	1.3	1.3	2.0	1.3	1.0	0.9	1.0	1.1
CP090	Recreation and culture	2.6	2.2	1.9	3.1	2.6	2.2	2.0	2.1	2.1	2.5	2.1	2.8	3.5	2.6	2.7
CP100	Education	7.7	6.2	4.5	3.0	4.6	8.2	9.5	4.9	3.9	5.2	9.5	4.7	3.4	3.4	5.6
CP110	Restaurants and hotels	2.4	2.2	1.8	1.7	2.2	2.4	1.8	1.8	1.9	2.2	2.8	2.3	1.9	1.7	2.2
CP12X	Miscellaneous (less FISIM, less insurance)	14.9	1.4	1.3	1.4	2.1	2.2	1.3	1.3	1.5	2.3	2.9	1.6	1.2	1.3	1.6
CP125	Insurance expenditures (life and non-life)	4.6	4.9	5.1	5.2	3.6	5.7	5.1	4.8	4.3	3.3	7.2	8.6	5.0	3.7	4.3

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