

ANNEX A

Detailed framework and relationships between elements

As discussed in Chapter 3, income, consumption and wealth statistics comprise data on *stocks and flows*. Since the flows and stocks in the model balance by definition, the model can be viewed as an accounting framework with an income account, an expenditure account, a capital account, and balance sheets. In order for the accounts to balance, it is essential that the definitions of the various detailed components be consistent between the accounts, and that differences are clearly identified. A high degree of consistency is required when compiling and analysing integrated statistics on household income, consumption and wealth. Breakdowns of aggregates from the various dimensions should use consistent treatments and classifications so that data from one dimension can be related to data from another dimension. For example, data on income from investments should ideally use consistent and comparable breakdowns as wealth data relating to income-earning assets.

Table A.1 provides a detailed listing of the elements of the income, consumption and wealth framework presented in Chapter 3. The table is divided into four parts:

- income (*I*);
- consumption and other expenditure (*E*);
- change in net worth (*K*); and,
- wealth (*W*).

As well as describing the detailed elements, the table indicates four types of relationships between the elements.

The first type of relationship occurs where two elements are equivalent, or where part of one element is *equivalent* to (the part of) another. For example, current transfers in kind from other households is an income element (I4.4.2) exactly equal to a consumption element (E1.6). Usually there is not an exact equivalence, however. There are two main reasons, both of which can be illustrated by comparing income element I1.2.2 (Goods and services produced for barter less cost of inputs) with consumption element E1.3 (Consumption goods and services received from bartering). First, in-kind income is valued on a net basis as an income element, by subtracting the cost of inputs, but is valued on a gross basis as a consumption element. Second, some elements of in-kind income may include capital goods such as consumer durables, while the corresponding consumption elements exclude those capital goods. For a detailed discussion, see later in this Annex.

The second type of relationship identifies elements that are *complementary*, i.e. elements that are in different groups but nevertheless have a common boundary. As

discussed in earlier chapters, it can be difficult to define and operationalise such boundaries. For example, all receipts have to be categorised as either a current receipt (income) or a capital transfer received (or, in certain circumstances, a negative consumption expenditure). Small, non-regular receipts can be particularly difficult to categorise, since they do not meet the income criterion of being regular but neither do they meet the capital criterion of being large and likely to be spent over a number of periods. A key objective in managing difficult boundary issues is to ensure that all transactions are included once and only once.

The third type of relationship links the flow elements shown in the first three parts of Table A.1 to the associated *wealth element* shown in the fourth part, Wealth. For example, the table links the income item “Interest from deposits net of expenses” (I2.1.1) to the financial asset element “Cash and deposits” (W2.1). Similarly, the table links the expenditure element “Interest paid on consumer credit” (E3), to liability element “Consumer credit loans and other liabilities” (W3.5).

The fourth type of relationships is that between *elements with some other commonality*. For example, there are several elements relating to social insurance and, while they are not directly linked, the same definition of social insurance should be used for elements of payments to social insurance (“Employers’ social insurance contributions”, I1.1.10) and “Employee and employer’s social insurance contributions” (E2.3) and receipts from social insurance (“Pensions and other benefits from employment-related social insurance”, I4.2).

The level of detail presented in the table is intended to ensure that the presentation is logically complete and can be adapted to suit different contexts. However, the breakdown into component elements is likely to be more detailed than required for many users, depending on the practices and institutions relevant to their country. The detail can then be collapsed as appropriate. The table also includes comments that acknowledge that, for practical reasons, it may not always be possible to fully implement the elements of the framework as presented in this report. In such cases, it may be necessary to collapse or ignore some elements.

Table A.1. Elements of the Framework and relationships between them

Part 1: Income

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
I1	Income from employment					
I1.1	Employee income					
I1.1.1	Cash wages and salaries		I4.2			Includes holiday pay. Includes pay while absent on sickness, disability or maternity leave if paid by employer and not social assistance or social insurance scheme.
I1.1.2	Cash commission and piece-work payments					
I1.1.3	Cash tips and gratuities					May be paid directly by client of employer or indirectly via employer.
I1.1.4	Directors' fees					
I1.1.5	Shares offered as part of employee remuneration				W2.4	Shares received are income in kind comprising a financial asset, W2.4. In principle, this item also includes the value of stock options at the time the option is issued, but valuation may be difficult.
I1.1.6	Profit-sharing bonuses and other forms of profit-related pay					
I1.1.7	Other cash bonuses					
I1.1.8	Free or subsidised goods and services from employers	E1.2 is part of I1.1.8	E1.1			The gross value of consumption goods and services received is included in E1.2 – see Subsection 7.2.2 (Income in kind) For subsidised items, only the value of the subsidy is included here, with the value of employee contributions to consumption goods and services included in E1.1.
I1.1.9	Severance and termination pay		KR1			Lump-sum retirement payments are included at KR1.
I1.1.10	Employers' social insurance contributions	Part of E2.3			I4.2	The definition of social insurance should be identical to that used at I4.2.
I1.2	Income from self-employment					
I1.2.1	Profit/loss from own unincorporated enterprise	Part of gross value may be included in E1.3 or E1.4	I1.2.2 I1.2.3 I2.1.3 I2.2 I2.3	W2.3		Share of unincorporated enterprise profit/loss accruing to household members who both own (or partly own) and work in the enterprise. Share of unincorporated enterprise profit/loss accruing to household members who are "sleeping" or "silent" partners in the enterprise (that is, own or partly own the enterprise but do not work in it) is included in element I2.1.3, Income from shares and other equity, net of expenses. May include property income from shares, real estate, intellectual property etc, if those assets are managed as an integral part of an unincorporated enterprise. May include goods and services received in barter transactions. The gross value of consumption goods and services received or produced is included in E1.3 or E1.4 – see Subsection 7.2.2 (Income in kind).
I1.2.2	Goods and services produced for barter, less cost of inputs	Part of gross value included in E1.3	I1.2.1 I2.2 I2.3	W2.3		The gross value of consumption goods and services received is included in E1.3 – see Subsection 7.2.2 (Income in kind).

Table A.1. Elements of the Framework and relationships between them (cont.)

Part 1: Income

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
I1.2.3	<i>Goods produced for own use, less cost of inputs</i>	Part of gross value included in E1.4	I1.2.1	W2.3		Included here is the net value of goods withdrawn from the inventories of own unincorporated enterprises. The net value is the retail market value, less the price actually paid. The gross value of consumption goods produced is included in E1.4 – see Subsection 7.2.2 (Income in kind).
I2	Property income					
I2.1	Income from financial assets			W3.3.1		
I2.1.1	<i>Interest from deposits, net of expenses</i>			W2.1		
I2.1.2	<i>Income from bonds and other debt securities, net of expenses</i>			W2.2		
I2.1.3	<i>Income from shares and other equity, net of expenses</i>	Part of gross value may be included in E1.3	I1.2.1 I1.2.2	W2.4		Includes dividends from shares in corporate entities, returns from investment as “sleeping” or “silent” partner in unincorporated enterprises (that is, share of unincorporated enterprise profit/loss accruing to household members who own or partly own the enterprise but do not work in it), etc. Share of unincorporated enterprise profit/loss accruing to household members who both own (or partly own) the enterprise and work in it is included in I1.2.1, Profit/loss from own unincorporated enterprise. May include goods and services received in barter transactions The gross value of consumption goods and services received is included in E1.3 – see Subsection 7.2.2 (Income in kind).
I2.1.4	<i>Income from mutual funds and other investment funds, net of expenses</i>			W2.5		
I2.1.5	<i>Annuity and other regular payments from life insurance funds</i>			W2.6	K03	Excludes annuities purchased with lump sums from pension schemes. As this element is treated as income but is actually likely to include some dissaving from asset W2.6, reconciliation with wealth stock data are made in element K03.
I2.1.6	<i>Regular payments from private pension funds</i>		I4.2	W2.7.2	K03	Includes annuities purchased with lump-sum payments from private pension schemes. As this element is treated as income but is actually likely to include some dissaving from asset W2.7.2, reconciliation with wealth stock data are made in element K03.
I2.1.7	<i>Income from other financial assets, net of expenses</i>	Part of gross value may be included in E1.3		W2.8		Includes income from loans made to other households. May include goods and services received in barter transactions The gross value of consumption goods and services received is included in E1.3 – see Subsection 7.2.2 (Income in kind).

Table A.1. **Elements of the Framework and relationships between them** (cont.)

Part 1: Income

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
I2.2	Rent from real estate other than owner-occupied dwellings, net of expenses	Part of gross value may be included in E1.3	I1.2.1 I1.2.2	W1.2 W3.2		May include goods and services received in barter transactions. ¹ For example, a landlord may receive as rent a proportion of the agricultural output of a tenant farmer (sharefarmer). The gross value of consumption goods and services received is included in E1.3 – see Subsection 7.2.2 (Income in kind).
I2.3	Royalties and other income from other non-financial assets, net of expenses	Part of gross value may be included in E1.3	I1.2.1 I1.2.2	W1.5 W3.3.3		May include goods and services received in barter transactions. ¹ The gross value of consumption goods and services received is included in E1.3 – see Subsection 7.2.2 (Income in kind).
I3	Income from household production of services for own consumption					
I3.1	Net value of housing services provided by owner-occupied dwellings	Gross value = E1.5.1		W1.1 W3.1		
I3.2	Value of unpaid domestic services	= E1.5.2				
I3.3	Net value of services from household consumer durables	Gross value = E1.5.3		W1.3 W3.4		
IP	Primary income	I1 + I2 + I3				
I4	Current transfers received, excluding STIK					
I4.1	Pensions and other cash benefits from social security		I5.1 KR2			In-kind benefits are STIK, recorded at I5.1.
I4.2	Pensions and other benefits from employment-related social insurance	Part of E1.7 is part of I4.2TI	I1.1.1 I2.1.6 KR3	W2.7.1	I1.1.10 E2.3 K03	Includes payments from annuities purchased with lump-sum payments from employment-related social insurance. Includes any benefits in kind, which are also included at E1.7 The definition of social insurance should be identical to that used at I1.1.10 and E2.3. As this element is treated as income but is actually likely to include some dissaving from asset W2.7.1, reconciliation with wealth stock data are made in element K03.
I4.3	Social assistance benefits in cash from govt.		I5.1 KR4			In-kind benefits are STIK, recorded at I5.1.
<i>I4.3.1</i>	<i>Universal social assistance benefits in cash from govt.</i>					
<i>I4.3.2</i>	<i>Means-tested social assistance benefits in cash from govt.</i>					
I4.4	Current transfers received from other households		KR6			
<i>I4.4.1</i>	<i>Current transfers in cash received from other households</i>				E2.4.1	The definition of inter-household transfers should be the same as used at E2.4.1.
<i>I4.4.2</i>	<i>Current transfers in kind received from other households</i>	E1.6			E2.4.2	Excludes value of voluntary labour received from other households. The definition of inter-household transfers should be the same as used at E2.4.2.
I4.5	Current transfers in cash received from non-profit organisations		KR7			

Table A.1. Elements of the Framework and relationships between them (cont.)

Part 1: Income

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
I4.6	Other current transfers received, excluding STIK	Part of E1.7 is part of I4.6	KR8 E1.1.2			Includes current transfers from corporate entities that do not qualify as negative consumption expenditure. Includes current transfers from inheritances and trust funds.
IT	Total income	IP + I4				Total income excludes STIK.
ID	Disposable income	IT – E2				Total income <i>less</i> total expenditure.
I5	Social transfers in kind (STIK)					
I5.1	Social transfers in kind from government	E4.1	I4.1 I4.3 KR4			
I5.2	Social transfers in kind from non-profit organisations	E4.2	KR7			
IAD	Adjusted disposable income	ID + I5				Disposable income <i>plus</i> STIK.

Note: Element I1.2.2, Goods and services produced for barter, less cost of inputs, primarily refers to income from barter activity undertaken in economic sectors where barter activity is common and may be at least as important as cash transactions. Barter income may also be received and recorded in the accounts of an unincorporated enterprise, or it may be received as property income. For example, share farmers often provide their landlords with a proportion of their agricultural production. If barter income is included in the accounts of an unincorporated enterprise or constitutes property income, the barter income is included as part of element I1.2.1, I2.1.3, I2.1.7, I2.2 or I2.3, as appropriate.

Table A.1. **Elements of the Framework and relationships between them** (cont.)

Part 2: Consumption and other expenditure

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
E1	Consumption expenditure					
E1.1	Direct monetary purchases in the market		I1.1.8			Includes the value of any employee contribution to subsidised consumption goods and services received from employers at I1.1.8.
<i>E1.1.1</i>	<i>Gross value of direct monetary purchases in the market</i>					
<i>E1.1.2</i>	<i>Less Value of negative consumption expenditure items</i>		I4.6 KR8			
E1.2	Free or subsidised consumption goods and services from employers (value of subsidy only for subsidised items)	Part of I1.1.8				All services received as part of I1.1.8 are included here, but goods are only included if they are not of a capital nature (e.g. exclude consumer durables).
E1.3	Consumption goods and services received from bartering	Net value included in I1.2.1, I1.2.2, I2				Goods and services received as barter income in I1.2.1, I1.2.2, I2.1.3, I2.1.7, I2.2 and I2.3 are included here if they are not of a capital nature (e.g. exclude consumer durables) or are not used as intermediate inputs to own account production.
E1.4	Consumption goods produced for own use	Net value = Part I1.2.3				Included here is the value of goods withdrawn from the inventories of own unincorporated businesses. Goods from I1.2.3 are only included if they are not of a capital nature (e.g. exclude value of building and construction work done).
E1.5	Services produced for own consumption					
<i>E1.5.1</i>	<i>Gross value of housing services provided by owner-occupied dwellings</i>	Net value = I3.1		W1.1		
<i>E1.5.2</i>	<i>Value of unpaid domestic services</i>	I3.2				
<i>E1.5.3</i>	<i>Gross value of services from household consumer durables</i>	Net value = I3.3		W1.3		
E1.6	Current transfers in kind received from other households	I4.4.2				Excludes value of voluntary labour received.
E1.7	Other current transfers in kind received, excluding STIK	Part of I4.2 Part of I4.6				Comprises any in kind receipts recorded as part of I4.2 and I4.6.
E2	Current transfers paid					
E2.1	Direct taxes, net of refunds					
E2.2	Compulsory fees and fines					
E2.3	Employee and employers' social insurance contributions	I1.1.10 is part of E2.3		W2.7.1	I4.2 K03	Comprises employee and employers' contributions to social insurance schemes. Employers' contributions are included in income from employment at I1.1.10. Benefits from social insurance schemes are included in current transfers received at I4.2, and the definition of social insurance should be identical in the two elements Contributions to employment-related pension schemes are included in W2.7.1. Social insurance pension scheme entitlements and are also reflected in the wealth adjustment K03.
E2.4	Current transfers paid to other households		KP3			

Table A.1. **Elements of the Framework and relationships between them** (cont.)

Part 2: Consumption and other expenditure

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
E2.4.1	<i>Current transfers in cash paid to other households</i>				I4.4.1	The definition of inter-household transfers should be the same as used at I4.4.1.
E2.4.2	<i>Current transfers in kind paid to other households</i>				I4.4.2	Excludes value of voluntary labour provided to other households. The definition of inter-household transfers should be the same as used at I4.4.2.
E2.5	Current transfers paid to non-profit organisations		KP4			
E2.5.1	<i>Current transfers in cash paid to non-profit organisations</i>					
E2.5.2	<i>Current transfers in kind paid to non-profit organisations</i>					Excludes value of voluntary labour provided to non-profit organisations.
E2.6	Other current transfers paid		KP5			
E3	Interest paid on consumer credit			W3.5		
ENC	Non-consumption expenditure	E2 + E3				Current transfers paid <i>plus</i> interest paid on consumer credit.
ET	Total expenditure	E1 + ENC				Consumption expenditure <i>plus</i> non-consumption expenditure.
E4	Social transfers in kind (STIK)					
E4.1	Social transfers in kind from government	I5.1				
E4.2	Social transfers in kind from non-profit organisations	I5.2				
EAFC	Actual final consumption	E1 + E4				Consumption expenditure <i>plus</i> STIK.

Table A.1. **Elements of the Framework and relationships between them** (cont.)

Part 3: Change in net worth

Code	Element	Equivalent element	Complementary element	Associated wealth element	Element with other commonality	Comment
KS	Saving	IT – ET				Total income <i>less</i> total expenditure.
KR	Capital transfers received					
KR1	Lump-sum retirement payments and other capital transfers from employers		I1.1.9			Severance and termination pay is included at I1.1.9.
KR2	Lump-sum benefits from social security		I4.1			
KR3	Lump-sum benefits from employment-based social insurance		I4.2			
KR4	Other capital transfers received from government		I4.3 I5.1			
KR5	Lump-sum inheritances				KP1	
KR6	Capital transfers received from other households		I4.4			
KR7	Capital transfers received from non-profit organisations		I4.5 I5.2			
KR8	Other capital transfers received		I4.6 E1.1.2			Includes capital transfers from corporate entities that do not qualify as negative consumption expenditure.
KP	Capital transfers paid					
KP1	Taxes on inheritances				KR5	
KP2	Irregular taxes on wealth, including taxes on holding gains and losses					
KP3	Capital transfers paid to other households		E2.4			
KP4	Capital transfers paid to non-profit organisations		E2.5			
KP5	Other capital transfers paid		E2.6			
KNA	Net accumulation of capital	KS + KR – KP				Saving <i>plus</i> capital transfers received <i>less</i> capital transfers paid.
KO	Other flows contributing to changes in net worth					
KO1	Other changes in volume of wealth			W1, W2, W3		Comprises volume changes that are not recorded as part of the net accumulation of capital.
KO2	Holding gains and losses			W1, W2, W3		Comprises changes in value associated with asset price changes.
KO3	Adjustment to pension, annuity and life insurance entitlements				I2.1.5 I2.1.6 I4.2 E2.3	For an explanation see section 3.7.2 in Chapter 3.
KCW	Change in net worth	KNA + KO				Net accumulation of capital <i>plus</i> other flows contributing to changes in net worth.

Table A.1. **Elements of the Framework and relationships between them** (cont.)

Part 4: Stock of net worth

Code	Element	Equivalent element	Complementary element	Associated flow element	Element with other commonality	Comment
W1	Non-financial assets			K01 K02		Excludes non-financial assets that are wholly used in own unincorporated enterprise. Many non-financial assets are subject to other volume changes and holding gains or losses recorded at K01 and K02.
W1.1	Owner-occupied dwellings			I3.1 E1.5.1		
<i>W1.1.1</i>	<i>Principal residence</i>				W3.1.1	
<i>W1.1.2</i>	<i>Other owner-occupied dwellings</i>				W3.1.2	Includes secondary dwellings occupied by household, such as city dwelling occupied by some household members during working week.
W1.2	Other real estate		W2.3	I2.2	W3.2	Excludes real estate that is an integral part of own unincorporated enterprise, W2.3.
W1.3	Consumer durables		W2.3	I3.3 E1.5.3		Durables used for generating rental income are to be included as part of equity in own unincorporated enterprise, W2.3.
<i>W1.3.1</i>	<i>Vehicles</i>				W3.4.1	
<i>W1.3.2</i>	<i>Other consumer durables</i>				W3.4.2	
W1.4	Valuables				W3.3.2	
W1.5	Intellectual property and other non-financial assets		W2.3	I2.3	W3.3.3	Excludes intellectual property that is an integral part of own unincorporated enterprise, W2.3.
W2	Financial assets			K01 K02	W3.3.1	Some financial assets are subject to other volume changes and holding gains or losses recorded at K01 and K02.
W2.1	Currency and deposits			I2.1.1		
W2.2	Bonds and other debt securities			I2.1.2		
W2.3	Equity in own unincorporated enterprises		W1.2 W1.5 W2.4 W3.3	I1.2		Net equity of household members in unincorporated enterprises which they own (or partly own) and also work. Net equity of household members as "sleeping" partners in unincorporated enterprises is included in W2.4.2, Other equity. Negative equity should be recorded here as a negative asset.
W2.4	Shares and other equity		W2.3	I2.1.3	I1.1.5	Negative equity should be recorded here as a negative asset.
<i>W2.4.1</i>	<i>Shares in corporations</i>					
<i>W2.4.2</i>	<i>Other equity</i>					Includes, for example, equity of household members in family trusts, and in partnerships in which the members have invested but do not work (that is, they are "sleeping" or "silent" partners).
W2.5	Mutual funds and other investment funds			I2.1.4		Negative equity should be recorded here as a negative asset.
W2.6	Life insurance funds		W2.7	I2.1.5 K03		Includes annuities not purchased with lump-sum payments rolled over from pension funds.
W2.7	Pension funds					

Table A.1. **Elements of the Framework and relationships between them** (cont)

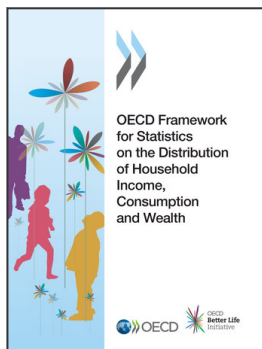
Part 4: Stock of net worth

Code	Element	Equivalent element	Complementary element	Associated flow element	Element with other commonality	Comment
W2.7.1	<i>Social insurance pension funds</i>		W2.6	I4.2 K03		Only includes employment-related social insurance pension funds, not social security pension funds. Includes annuities purchased with lump-sum payments rolled over from social insurance pension funds, regardless of the financial institution in which the annuity is held.
W2.7.2	<i>Private pension funds</i>		W2.6	I2.1.6 K03		Includes annuities purchased with lump-sum payments rolled over from private pension funds, regardless of the financial institution in which the annuity is held.
W2.8	Other financial assets			I2.1.7	I1.1.5	Includes loans made to other households. Includes value of stock options held. Includes value of financial derivatives, including negative values.
W3	Liabilities		W2.3	K01 K02		Excludes business debts of own unincorporated enterprise. Some liabilities may be subject to other volume changes and holding gains or losses recorded at K01 and K02.
W3.1	Owner-occupied residence loans			I3.1		Interest paid on these loans is a cost subtracted when deriving income element I3.1.
W3.1.1	<i>Principal residence loans</i>				W1.1.1	
W3.1.2	<i>Other owner-occupied residence loans</i>				W1.1.2	
W3.2	Other real estate loans			I2.2	W1.2	Interest paid on these loans is a cost subtracted when deriving income element I2.2.
W3.3	Other investment loans					
W3.3.1	<i>Financial asset loans</i>			I2.1	W2 (excl. W2.3)	Includes loans for all financial assets except own unincorporated enterprises – these will primarily be for investment in shares and other equity (W2.4) but may include some other elements of W2 as well. Interest paid on these loans is a cost subtracted when deriving the corresponding income element I2.1.3 and other relevant property income elements in I2.1.
W3.3.2	<i>Valuables loans</i>				W1.4	
W3.3.3	<i>Intellectual property and other non-financial assets</i>			I2.3	W1.5	
W3.4	Consumer durable loans			I3.3		Interest paid on these loans is a cost subtracted when deriving income element I3.3.
W3.4.1	<i>Vehicle loans</i>				W1.3.1	

Table A.1. **Elements of the Framework and relationships between them** (cont.)

Part 4: Stock of net worth

Code	Element	Equivalent element	Complementary element	Associated flow element	Element with other commonality	Comment
W3.4.2	<i>Other consumer durable loans</i>				W1.3.2	
W3.5	Consumer credit loans and other liabilities			E3		Interest paid on these loans is expenditure element E3.
W3.5.1	<i>Education loans</i>					
W3.5.2	<i>Other loans and liabilities</i>					E.g. includes credit card debt not included elsewhere and loans taken to finance capital transfers to other households.
WT	Total wealth (net worth)	W1 + W2 – W3				Non-financial assets <i>plus</i> financial assets <i>less</i> liabilities.



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