

**- Inequalities between households in the national accounts : From Saving to Wealth
(Sebastian Durier, INSEE, and Lucile Richet-Mastain, INSEE)**

At the macroeconomic level, the national accounts used to analyze the relationship between income, savings and household wealth into a coherent and harmonized at international level. However, it lacks information on the distribution of such amounts which would better understand the behavior of households and better describe inequalities.

At the micro level, the measures of income distribution, consumption and wealth are provided by data from surveys of households. However, due to definitions and concepts specific to each approach, but also differences in coverage, aggregates estimated from surveys need to be reconciled with the data of national accounts.

Thus, a continuation of earlier work of reconciliation between the two approaches led to inequalities of income and consumption in national accounts (published three years ago), we present here new results, this time focusing on heritage, which come from the reconciliation of the balance sheet of national accounts and survey data collected on this theme with a sample of households in 2003.

The presentation will focus in part on the methodology used to decompose the balance sheet, including fields and to bring the concepts used by both approaches. Furthermore, we present the main results obtained from this work. The decomposition of the account was carried out according to household typologies already mobilized in the decomposition of flows into account. Some such as age and occupational status of household reference person and the ranking quintiles living standards are especially discriminating in matters of heritage. We will thus regard the distribution of income and savings, the stock of assets, results of past accumulation, which refines the picture of each household types.