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# Introduction: National Transfer Accounts and its role in measuring generational transfers

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# Prof. Ronal D. Lee

- Professor Ronald D. Lee Professor Lee is the Director of the Center on the Economics and Demography of Aging at Berkeley
- Professor Lee is an elected member of the National Academy of Sciences, the American Association for the Advancement of Science, the American Academy of Arts and Sciences, and a Corresponding member of the British Academy.
- His other honors include Presidency of the Population Association of America and its Mindel C. Sheps Award for research in Mathematical Demography, and the Irene B. Taeuber Award for outstanding contributions in the field of demography.
- He also has chaired the population and social science study section for NIH and the National Academy of Sciences Committee on Population and has served on the National Advisory Committee on Aging. He is currently on the National Advisory Committee on Child Health and Human Development.

# National Transfer Accounts

- Professors Ronald D. Lee and Andrew Mason are the founders of the National Transfer Accounts methodology and the International network
- The NTA project is shedding light on many areas of importance to policymakers:
  - Public policy on pensions, health care, education, and reproductive health
  - Social institutions, such as the extended family
  - The full economic contribution of women
  - Social, political, and economic implications of population aging

# NTA as a part of public statistics

## South Korea

- Statistics Korea (KOSTAT) officially incorporated NTA data into its public statistical releases in January 2019.
- This was the first time NTA was included as a component of government statistics, intended to inform pension and health-insurance policy-making .

## European Union

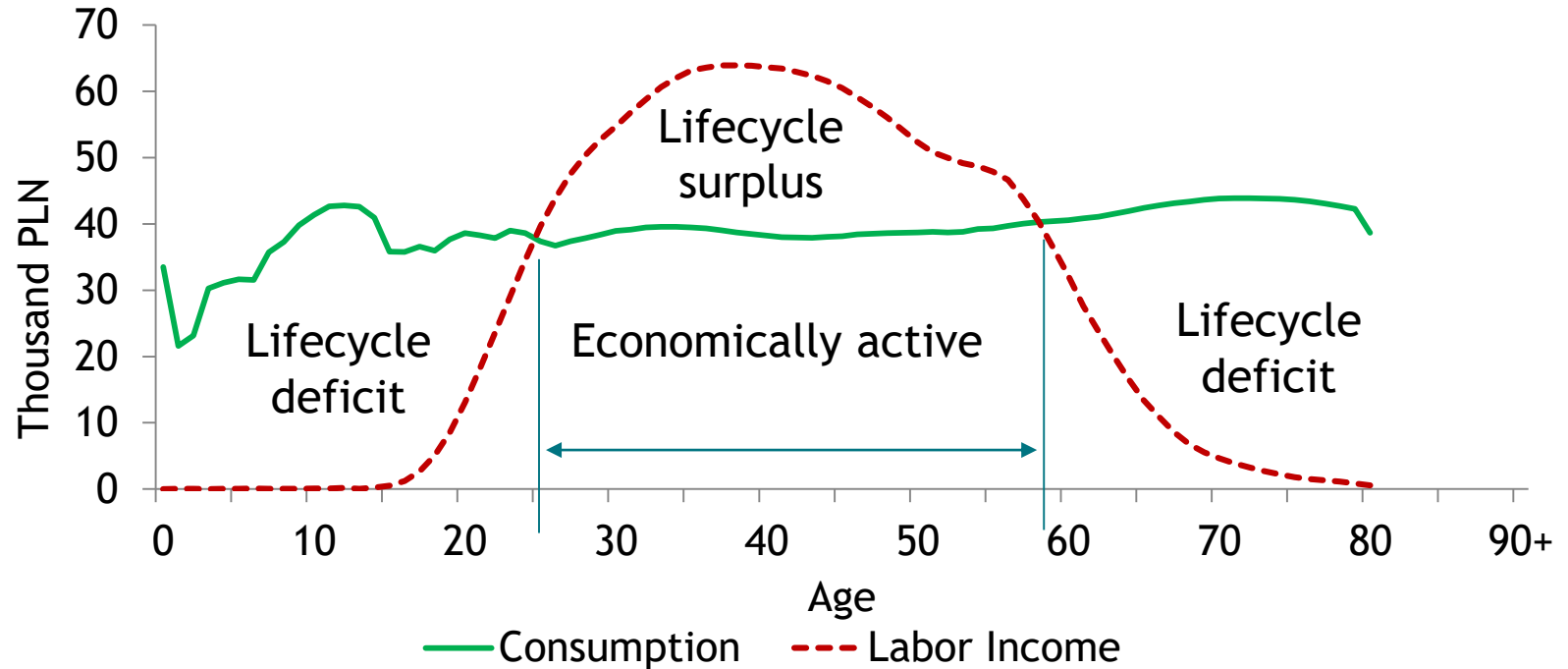
- Under AGENTA project, NT and NTTAA data was developed and published for EU countries
- These datasets are generally produced by research consortium, they are based on official public sources and often repeatedly cited by national statistics offices and Eurostat.

# Consumption, income and transfers in the life course

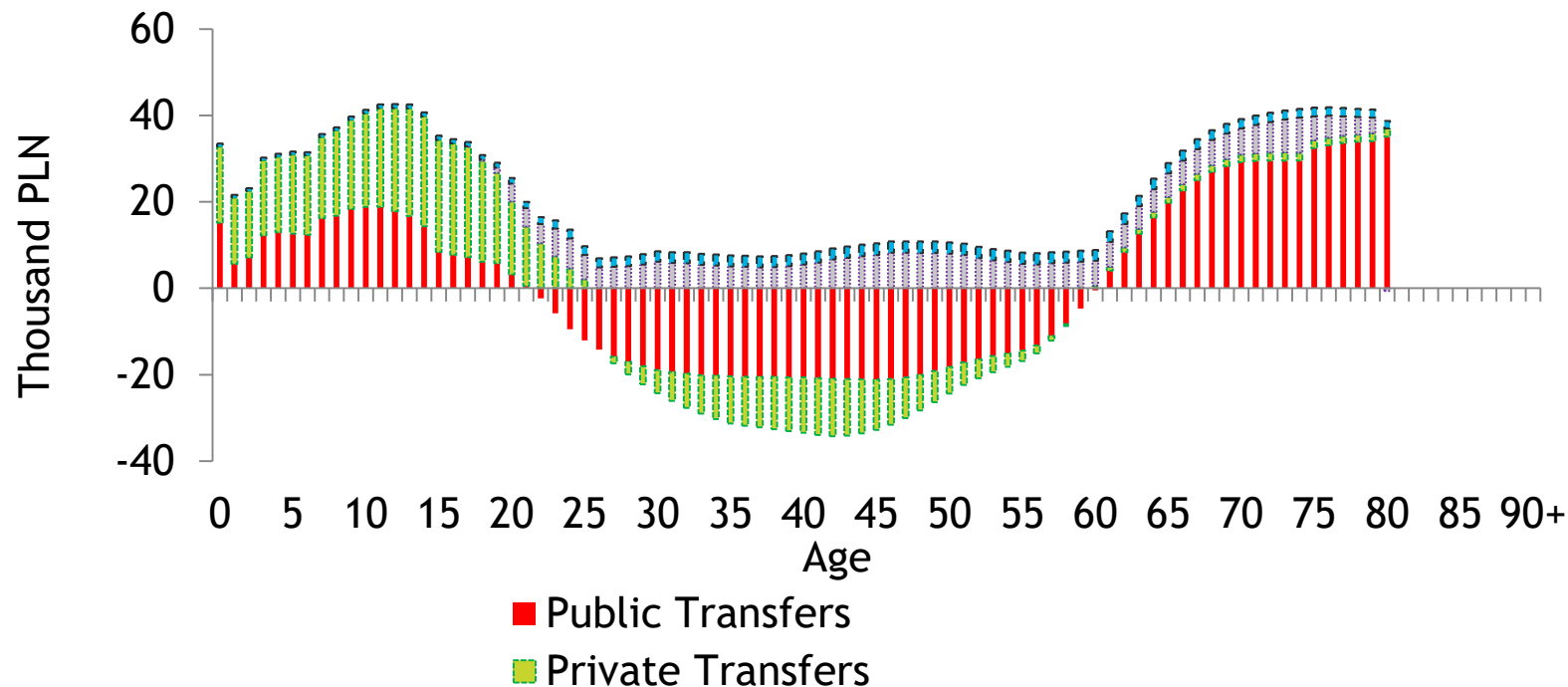
At each age, people consume, financing their consumption either from their income, assets or transfers. The NTA approach is based on the following equation.

Consumption	Labour income	Transfers received	Transfers paid	Asset income	Savings
$\underbrace{C(x) - Y^l(x)}_{\text{Lifecycle deficit}} = \underbrace{\tau^+(x) - \tau^-(x)}_{\text{Net transfers}} + \underbrace{Y^A(x) - S(x)}_{\text{Asset reallocation}}$					
			$\underbrace{\hspace{10em}}_{\text{Reallocations by age}}$		

# Labour income and consumption in Poland per capita, 2020



# Lifecycle deficit and its financing in 2020

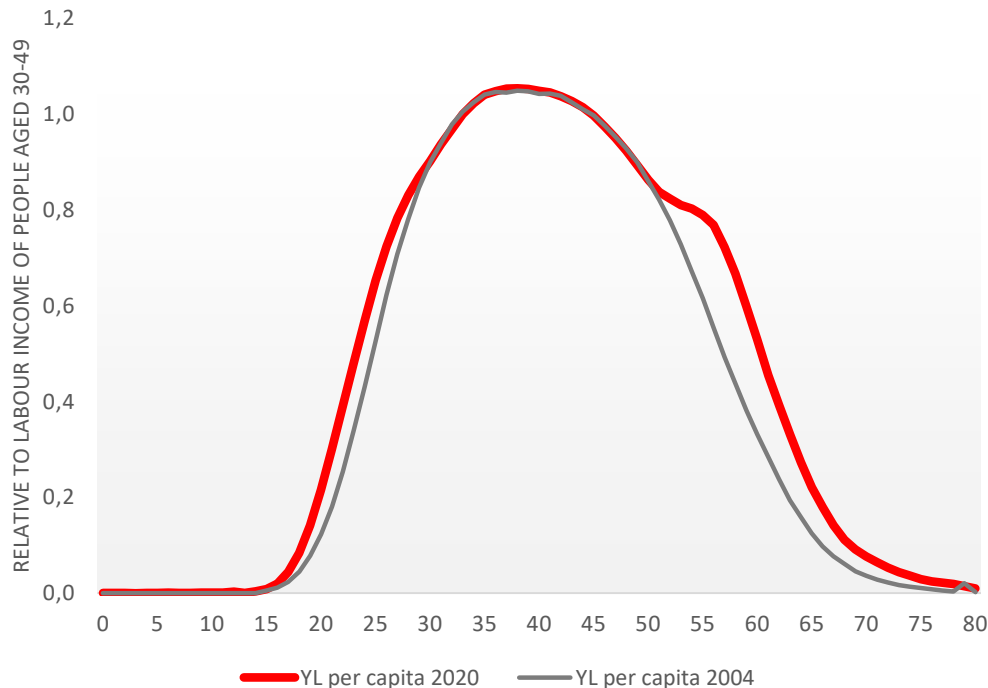


# Example of analysis

- We quantify the impact of changes in labour income, consumption and public transfers age distribution in Poland between 2004 and 2020 on the future aggregate public transfers and lifecycle deficit
- We use Eurostat population projections to project the aggregate lifecycle deficit and public transfers.



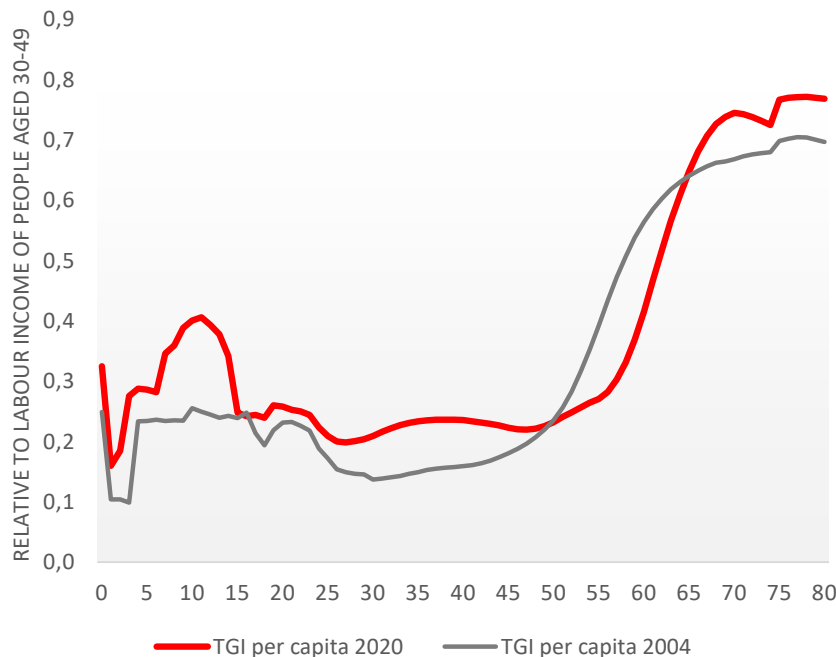
# Evolution of labour income per capita 2004-2020



Between 2004 and 2020 the age profile of labour income indicates a shift to the right:

- Phasing-out early retirement and increased actual retirement age
- Shift expected to stop, due to reduced retirement age since 2017

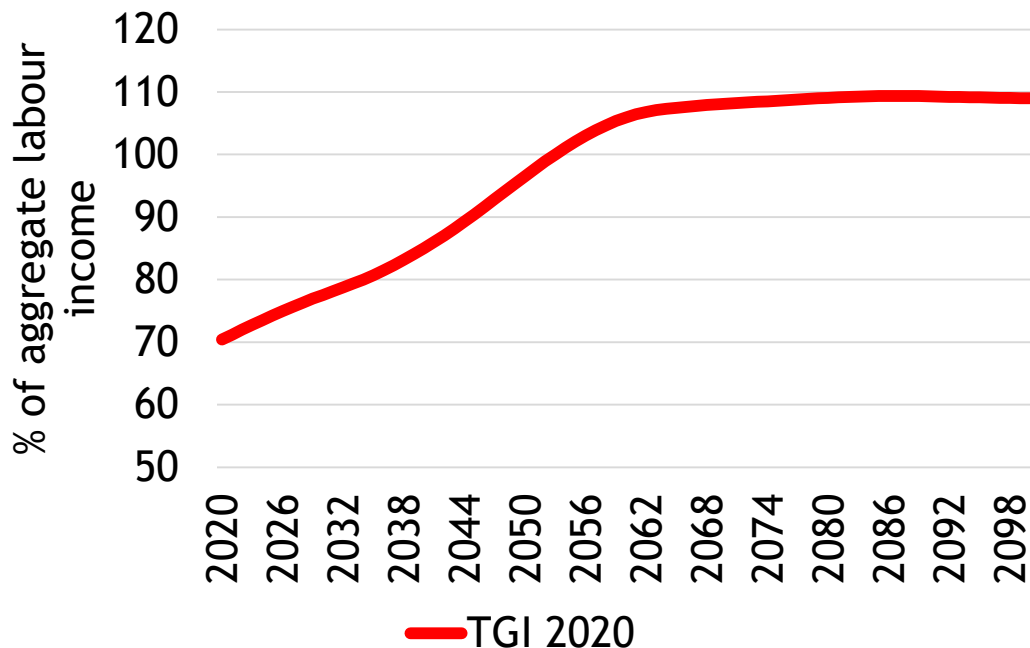
# Evolution of public transfer inflows per capita 2004-2020



## Public transfers

- Increased per capita transfers to children - **education**
- Increased transfers to people in productive age - **universal family benefit 500+**
- Reduced transfers between 55 and 60 - **increased retirement age**
- Increased transfers at old age, mainly due to **increased public health consumption**

# Public transfer inflows: projections



- Public transfers inflows are expected to increase from current 70.4% to 109% of labour income
- Assuming no policy change scenario aggregate public transfers **will exceed aggregate labour income by 2053**

# If current policies are maintained....

- Population ageing will lead to higher pressure to increase public transfers to finance the emerging lifecycle deficit, but also other transfers to people in productive age
- Maintaining current public transfers per capita relative to wages is unsustainable, as total transfers would exceed total labour income

# National Time Transfer Accounts

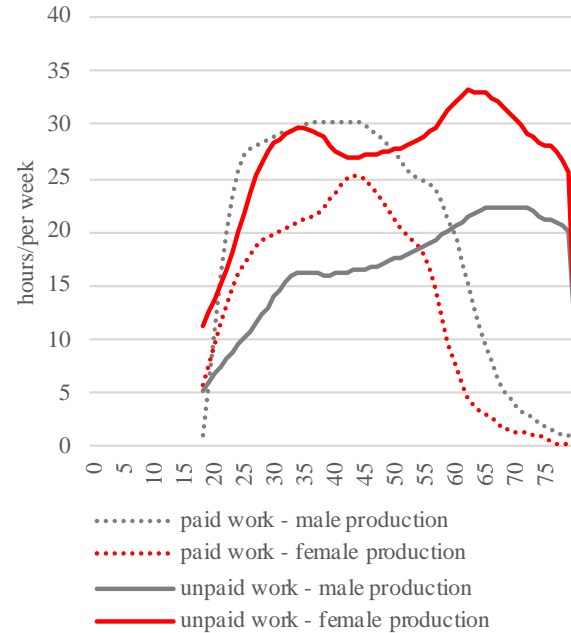
- Adding a consideration of gender to NTA's economic analysis involves two research initiatives:
  - disaggregating by sex the economic flows that NTA
  - creating National Time Transfer Accounts (NTTA),
- NTTAs measure the production, consumption, and transfer of unpaid care and household services in the same framework as NTA.
- This work focuses primarily on production—the labor income earned by women and men in the marketplace plus the monetary value of the time contributed by women and men to the maintenance and wellbeing of their families

# Age profile of time spend on paid and unpaid work by sex and educational attainment, Poland 2013

a. below tertiary, 2013



b. tertiary, 2013



# Conclusions

- There is a rising gender inequality both with regards to unpaid work
- The income inequality by gender persists, educational differences increase
- Women are becoming more involved in the unpaid work. Their time spent on the unpaid work increased between 2004 and 2013, both in the case of women with below tertiary and tertiary education.
- This is the symptom of reversed gender revolution, understood as more equal labour market situation of men and women.

# Conclusions

- We observe petrification of the gender system with the unequal division of roles of men and women both on the labour market and in the households
- This process of 'gender revolution' and revision of the gender contract needs to be also seen in the context of intergenerational contract
- Policies that support less equal division of household labour as well as lack access to quality early childhood education and care, such as universal family benefit, lead to the reversal in gender equality