EUROPEAN CENTRAL BANK

EUROSYSTEM

The Eurosystem Household Finance and Consumption Survey

Statistical Tables

This set of tables has been prepared by the members of the Eurosystem Household Finance and Consumption Network.

You can reach us at: hfcs@ecb.europa.eu.

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LIST OF ABBREVIATIONS

COUNTRIES

BE	Belgium
DE	Germany
GR	Greece
ES	Spain
FR	France
IT	Italy
CY	Cyprus
LU	Luxembourg
MT	Malta
NL	Netherlands
AT	Austria
PT	Portugal
SI	Slovenia
SK	Slovakia
FI	Finland

OTHERS

HMR	Household main residence
RP	Reference person
HFCS	Household finance and consumption survey

Other abbreviations in the tables (e.g. DA3001) refer to variables the user database of the HFCS, available from the ECB website (http://www.ecb.int/home/html/researcher_hfcn.en.html).

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INTRODUCTION

The Eurosystem Household Finance and Consumption Survey (HFCS), a joint project of all central banks of the Eurosystem, provides detailed household-level data on various aspects of household balance sheets and related economic and demographic variables, including income, pensions, employment, gifts and measures of consumption.

This set of tables reports the main figures from the HFCS along several dimensions. A key distinguishing feature of the HFCS is that it provides country-representative data, which have been collected in a harmonised way in 15 euro area members for a sample of more than 62,000 households.

This set of tables has to be seen as a complement to two reports: "The Eurosystem Household Finance and Consumption Survey – Methodological Report for the First Wave", which provides complementary information about the main methodological features of the survey, with special emphasis on those having an effect on cross country comparability; and "The Eurosystem Household Finance and Consumption Survey – Results from the first wave", which summarises key stylised facts from the survey.

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A. MAIN VARIABLES

TABLE A1 MAIN VARIABLES: MEDIANS, BROKEN DOWN BY OWNERSHIP OF THE HOUSEHOLD MAIN RESIDENCE

EUR thousands / % of households

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
All	**Total assets**	142.0	249.9	67.9	110.2	210.2	150.4	188.0	331.9	494.4	227.4	217.3	92.8	93.2	105.2	64.4	132.7
		(2.1)	(8.6)	(5.0)	(2.6)	(5.3)	(3.2)	(4.6)	(17.1)	(19.9)	(10.8)	(9.0)	(9.7)	(3.0)	(10.4)	(1.3)	(2.1)
	Households with debt %	43.7	44.8	47.4	36.6	50.0	46.9	25.2	65.4	58.3	34.1	65.7	35.6	37.7	44.5	26.8	59.8
		(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(1.1)	(2.8)	(1.1)	(0.5)
	Total liabilities	21.5	39.3	12.6	14.6	36.0	28.4	15.0	60.2	73.4	15.7	89.1	13.8	31.7	4.3	3.2	29.4
		(1.0)	(4.1)	(1.2)	(1.6)	(2.6)	(1.1)	(1.7)	(5.4)	(8.8)	(2.4)	(6.1)	(3.2)	(2.7)	(1.4)	(0.7)	(0.9)
	Net wealth	109.2	206.2	51.4	101.9	182.7	115.8	173.5	266.9	397.8	215.9	103.6	76.4	75.2	100.7	61.2	85.8
		(1.9)	(7.0)	(3.2)	(2.5)	(3.8)	(4.0)	(3.9)	(17.3)	(17.1)	(11.1)	(8.1)	(11.0)	(3.0)	(11.3)	(1.7)	(2.1)
Owners	**% of households**	60.1	69.7	44.2	72.4	82.7	55.3	68.7	76.7	67.1	77.7	57.1	47.7	71.5	81.8	89.9	69.2
	Total assets	253.0	335.5	263.1	152.1	245.6	273.8	259.5	425.4	636.1	276.1	330.5	264.1	127.0	136.1	69.6	196.4
		(2.3)	(8.1)	(9.0)	(4.4)	(4.7)	(3.9)	(3.5)	(25.0)	(20.6)	(7.9)	(9.8)	(9.1)	(4.1)	(8.6)	(1.7)	(2.4)
	Households with debt %	48.9	51.5	54.7	38.6	51.9	56.5	27.3	69.5	64.0	37.3	83.5	42.4	43.5	48.1	26.9	64.7
		(0.5)	(1.4)	(1.5)	(1.5)	(1.3)	(0.8)	(0.9)	(1.9)	(2.0)	(1.9)	(1.4)	(1.9)	(1.4)	(3.1)	(1.2)	(0.6)
	Total liabilities	50.0	55.9	61.7	20.0	43.4	44.2	31.0	77.5	104.7	18.8	132.8	30.8	40.6	4.7	4.1	56.7
		(1.1)	(5.5)	(6.4)	(2.4)	(2.9)	(2.2)	(3.4)	(5.8)	(9.8)	(2.5)	(4.7)	(9.3)	(2.5)	(1.7)	(0.8)	(1.1)
	Net wealth	217.6	304.1	215.5	136.5	214.3	238.4	250.8	349.0	556.2	267.0	214.8	241.2	106.1	134.0	65.6	153.1
		(2.3)	(10.2)	(9.4)	(4.8)	(5.6)	(4.1)	(3.8)	(20.5)	(19.5)	(7.4)	(9.1)	(9.6)	(3.7)	(9.4)	(1.5)	(1.8)
Non-owners	**% of households**	39.9	30.4	55.8	27.6	17.3	44.7	31.3	23.3	32.9	22.3	42.9	52.3	28.5	18.2	10.1	30.8
	Total assets	11.5	9.9	13.3	7.0	9.1	9.5	12.0	21.0	28.1	22.6	25.7	13.7	5.5	4.0	2.6	5.2
		(0.5)	(1.3)	(1.3)	(1.0)	(1.6)	(0.4)	(0.8)	(7.1)	(6.9)	(4.2)	(4.2)	(1.1)	(0.5)	(1.5)	(0.6)	(0.2)
	Households with debt %	35.9	29.5	41.6	31.5	40.7	34.9	20.6	51.8	46.8	22.8	42.0	29.4	23.3	28.1	25.6	49.0
		(0.8)	(2.4)	(1.8)	(2.9)	(2.6)	(1.1)	(1.3)	(3.7)	(3.3)	(3.3)	(3.4)	(1.7)	(1.8)	(5.7)	(3.0)	(1.2)
	Total liabilities	4.3	4.5	3.3	5.0	8.0	4.4	5.0	17.9	10.0	3.4	11.2	3.6	3.0	2.4	1.0	4.9
		(0.3)	(1.4)	(0.4)	(0.9)	(1.1)	(0.3)	(0.2)	(3.8)	(2.3)	(1.7)	(3.4)	(0.5)	(0.9)	(2.5)	(0.2)	(0.4)
	Net wealth	9.1	7.6	10.3	5.4	5.1	7.8	10.8	16.3	22.1	21.7	19.3	11.6	4.5	3.5	2.2	2.8
		(0.4)	(1.4)	(1.2)	(0.7)	(0.9)	(0.4)	(0.8)	(5.3)	(4.1)	(4.4)	(5.3)	(0.9)	(0.6)	(1.6)	(0.7)	(0.3)

Source: Eurosystem Household Finance and Consumption Survey. Standard errors are shown in brackets below their corresponding figure.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods.

Owners include outright owners of the household main residence and owners of the household main residence with mortgage. Non-owners include non-owners of the household main residence (renters and free/other use category). Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits - sight and saving accounts, mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets). Total liabilities include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Net wealth is the difference between total household assets and total household liabilities.

See country notes: FI1,FI2,FI3,FI5,FI6,FI7,FI8,FI9,FI10,FI11,FI12,FI14,NL1,NL2 for information on country-specific issues that may affect the comparability of the numbers.

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EUR thousands / % of households

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
All	**Total assets**	257.4	368.9	222.2	159.7	324.0	258.3	287.0	742.0	791.9	378.2	252.1	281.8	170.3	154.0	83.0	197.9
		(4.3)	(12.0)	(12.1)	(5.1)	(9.4)	(5.9)	(8.0)	(57.7)	(59.1)	(52.2)	(6.3)	(49.8)	(8.3)	(11.6)	(2.0)	(1.9)
	Households with debt (%)	43.7	44.8	47.4	36.6	50.0	46.9	25.2	65.4	58.3	34.1	65.7	35.6	37.7	44.5	26.8	59.8
		(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(1.1)	(2.8)	(1.1)	(0.5)
	Total liabilities	60.8	67.5	57.0	32.6	65.2	53.1	46.8	108.7	140.2	35.8	124.6	47.0	46.2	11.9	12.4	60.8
		(1.2)	(3.0)	(2.9)	(1.8)	(3.0)	(1.5)	(2.2)	(6.1)	(8.4)	(3.9)	(6.4)	(11.3)	(1.8)	(1.8)	(0.9)	(0.7)
	Net wealth	230.8	338.6	195.2	147.8	291.4	233.4	275.2	670.9	710.1	366.0	170.2	265.0	152.9	148.7	79.7	161.5
		(4.2)	(11.8)	(11.9)	(5.0)	(9.2)	(5.8)	(8.1)	(56.5)	(58.2)	(51.8)	(6.2)	(47.9)	(8.1)	(11.5)	(2.0)	(1.9)
Owners	**% of households**	60.1	69.7	44.2	72.4	82.7	55.3	68.7	76.7	67.1	77.7	57.1	47.7	71.5	81.8	89.9	69.2
	Total assets	391.0	494.5	433.4	204.8	374.9	420.8	396.9	913.4	1101.6	463.1	395.4	517.3	222.1	183.1	91.0	276.8
		(6.7)	(14.8)	(27.3)	(6.6)	(10.6)	(10.5)	(10.6)	(73.7)	(86.1)	(67.4)	(9.8)	(105.2)	(10.9)	(12.9)	(2.3)	(2.8)
	Households with debt (%)	48.9	51.5	54.7	38.6	51.9	56.5	27.3	69.5	64.0	37.3	83.5	42.4	43.5	48.1	26.9	64.7
		(0.5)	(1.4)	(1.5)	(1.5)	(1.3)	(0.8)	(0.9)	(1.9)	(2.0)	(1.9)	(1.4)	(1.9)	(1.4)	(3.1)	(1.2)	(0.6)
	Total liabilities	81.6	78.5	95.4	38.1	71.3	71.0	59.4	121.0	167.4	40.1	160.3	70.4	53.1	12.5	13.4	78.1
		(1.5)	(3.4)	(4.5)	(2.1)	(3.3)	(2.0)	(3.0)	(7.0)	(10.1)	(4.5)	(7.8)	(20.3)	(1.9)	(2.1)	(0.9)	(1.0)
	Net wealth	351.1	454.1	381.2	190.1	337.9	380.6	380.7	829.2	994.5	448.2	261.5	487.4	199.0	177.1	87.4	226.3
		(6.7)	(14.9)	(26.9)	(6.5)	(10.4)	(10.4)	(10.7)	(72.2)	(85.2)	(67.0)	(9.4)	(101.4)	(10.7)	(12.8)	(2.3)	(2.7)
Non-owners	**% of households**	39.9	30.4	55.8	27.6	17.3	44.7	31.3	23.3	32.9	22.3	42.9	52.3	28.5	18.2	10.1	30.8
	Total assets	56.0	80.7	54.8	41.3	80.6	57.5	45.5	178.6	160.0	81.7	61.5	66.8	40.7	23.1	11.7	21.0
		(2.8)	(12.0)	(5.8)	(4.8)	(13.9)	(3.6)	(5.4)	(44.9)	(23.2)	(18.1)	(6.2)	(14.9)	(5.4)	(9.0)	(2.2)	(1.1)
	Households with debt (%)	35.9	29.5	41.6	31.5	40.7	34.9	20.6	51.8	46.8	22.8	42.0	29.4	23.3	28.1	25.6	49.0
		(0.8)	(2.4)	(1.8)	(2.9)	(2.6)	(1.1)	(1.3)	(3.7)	(3.3)	(3.3)	(3.4)	(1.7)	(1.8)	(5.7)	(3.0)	(1.2)
	Total liabilities	18.1	23.4	17.0	15.1	28.5	17.3	10.2	54.5	64.4	11.4	30.2	16.2	13.8	7.3	3.2	9.4
		(1.3)	(4.9)	(2.5)	(2.4)	(4.1)	(1.4)	(1.2)	(10.1)	(11.8)	(4.5)	(6.3)	(2.3)	(1.8)	(2.1)	(0.7)	(0.4)
	Net wealth	49.5	73.8	47.7	36.6	68.9	51.5	43.4	150.4	129.9	79.1	48.8	62.0	37.5	21.0	10.9	16.4
		(2.7)	(11.7)	(5.6)	(4.7)	(13.7)	(3.5)	(5.3)	(43.2)	(21.0)	(17.5)	(6.5)	(14.9)	(5.2)	(9.1)	(2.2)	(1.1)

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

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See country notes: FI1,FI2,FI3,FI5,FI6,FI7,FI8,FI9,FI10,FI11,FI12,FI14,NL1,NL2 for information on country-specific issues that may affect the comparability of the numbers.

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EUR thousands

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population		109.2	206.2	51.4	101.9	182.7	115.8	173.5	266.9	397.8	215.9	103.6	76.4	75.2	100.7	61.2	85.8
		(1.9)	(7.0)	(3.2)	(2.5)	(3.8)	(4.0)	(3.9)	(17.3)	(17.1)	(11.1)	(8.1)	(11.0)	(3.0)	(11.3)	(1.7)	(2.1)
Income	**Bottom 20%**	26.7	30.8	3.4	51.3	113.0	8.6	50.0	85.1	45.4	126.0	60.6	8.1	40.2	40.9	42.9	9.8
	20-40%	53.2	155.7	17.7	73.7	148.5	36.9	109.5	186.7	184.0	173.3	71.9	34.7	48.7	96.9	48.9	51.3
	40-60%	104.9	191.7	48.8	104.9	169.7	100.4	169.5	203.7	370.1	176.4	84.4	69.4	68.2	113.7	61.5	78.0
	60-80%	157.3	265.3	102.1	122.0	217.5	170.7	220.0	369.4	528.6	240.3	156.4	133.6	89.3	86.2	71.9	128.1
	80-90%	234.0	343.6	183.2	166.1	282.9	243.1	293.4	787.1	718.5	338.0	150.7	230.0	124.5	206.7	87.4	166.3
	90-100%	374.9	466.3	321.7	239.7	480.2	479.4	508.0	790.2	1059.3	411.4	214.5	383.0	243.5	258.4	97.2	323.9
Household size	**1**	39.6	107.3	19.2	44.0	125.9	45.0	95.2	111.9	223.4	106.9	50.9	18.7	47.2	53.9	42.1	33.3
	2	148.2	276.7	102.6	97.3	187.7	170.9	200.0	234.3	520.3	202.7	147.4	125.8	75.9	109.0	61.5	143.7
	3	135.2	238.9	56.1	125.3	187.0	113.7	197.2	312.7	423.0	223.3	73.4	164.5	77.8	97.0	68.8	112.8
	4	175.4	270.9	103.4	141.5	215.7	175.9	214.4	401.1	446.8	255.1	179.8	147.4	94.5	128.2	69.7	135.0
	5+	121.6	168.0	79.3	128.9	147.9	122.4	142.8	428.7	414.0	339.1	193.8	235.1	68.0	215.5	64.1	152.7
Age of RP	**16-34**	16.1	38.3	9.1	11.5	82.5	13.2	30.0	199.4	53.6	104.3	17.5	13.0	26.0	74.3	36.2	5.6
	35-44	94.5	166.5	52.4	114.2	162.0	95.8	124.0	290.0	293.1	208.6	86.4	56.5	63.5	93.7	61.0	76.1
	45-54	148.3	276.6	81.5	130.7	212.0	173.8	195.5	388.0	401.4	254.8	128.3	140.8	92.6	116.8	69.1	118.3
	55-64	186.6	289.3	102.5	120.7	289.8	217.1	249.4	403.5	621.1	285.4	143.5	153.1	102.8	139.7	67.5	157.5
	65-74	163.9	287.3	100.1	109.7	202.3	195.6	207.6	206.2	623.6	173.8	159.5	114.1	80.1	78.8	56.5	158.0
	75+	126.1	272.5	73.9	78.6	177.7	137.4	147.0	86.6	540.1	144.5	166.1	73.0	62.6	97.7	53.2	112.1
Housing status	**Owners - outright**	241.2	354.9	255.6	142.3	242.2	269.7	253.4	372.6	680.2	271.9	366.5	254.2	112.4	136.1	67.2	197.9
	Owners - with mortgage	171.1	227.3	160.2	119.8	170.2	181.5	206.0	324.5	428.0	236.7	174.9	217.4	91.7	119.8	54.5	101.6
	Renters / other	9.1	7.6	10.3	5.4	5.1	7.8	10.8	16.3	22.1	21.7	19.3	11.6	4.5	3.5	2.2	2.8

Source: Eurosystem Household Finance and Consumption Survey. See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Net wealth is the difference between total household assets and total household liabilities. Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of

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household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets). Total liabilities include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Income quantiles are quantiles of the total 15 countries sample for the all countries column, quantiles in a respective country for the country columns. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

See country notes: FI1,FI2,FI3,FI5,FI6,FI7,FI8,FI9,FI10,FI11,FI12,FI14, NL1,NL2 for information on country-specific issues that may affect the comparability of the numbers.

TABLE A4 NET WEALTH: MEANS - BREAKDOWNS

EUR thousands

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population		230.8	338.6	195.2	147.8	291.4	233.4	275.2	670.9	710.1	366.0	170.2	265.0	152.9	148.7	79.7	161.5
		(4.2)	(11.8)	(11.9)	(5.0)	(9.2)	(5.8)	(8.1)	(56.5)	(58.2)	(51.8)	(6.2)	(47.9)	(8.1)	(11.5)	(2.0)	(1.9)
Income	Bottom 20%	89.2	152.6	42.1	71.7	142.4	79.2	108.1	273.2	254.9	180.2	127.5	69.5	68.2	87.6	51.1	57.2
	20-40%	124.9	252.3	78.8	100.0	181.4	119.2	154.4	330.2	360.8	246.7	130.6	139.7	84.1	112.1	66.4	96.4
	40-60%	172.5	316.3	123.1	139.8	233.5	156.3	204.5	423.9	476.5	251.8	139.3	205.0	109.5	134.4	72.9	127.2
	60-80%	226.8	380.9	192.8	160.3	288.3	224.7	286.7	750.1	722.0	351.5	198.0	287.2	135.9	129.0	84.6	176.1
	80-90%	347.8	434.8	390.6	209.3	388.8	322.1	365.7	1250.7	1133.5	454.4	212.6	374.7	195.3	242.0	110.7	211.4
	90-100%	734.0	750.5	692.4	327.8	839.1	853.2	880.4	2049.5	2354.2	1161.1	300.0	875.2	539.8	323.4	137.6	490.1
Net wealth	Bottom 20%	-2.8	2.8	-4.6	2.3	9.2	-0.9	5.5	8.7	2.3	20.8	-28.1	-7.4	0.9	7.5	12.9	-9.1
	20-40%	29.4	78.6	13.1	45.7	98.5	21.4	61.7	124.3	134.3	114.2	29.1	17.0	30.7	52.2	41.1	17.8
	40-60%	111.9	209.5	55.6	101.5	182.7	115.5	173.2	270.8	393.2	215.9	105.8	79.9	75.2	103.1	61.1	87.2
	60-80%	235.1	367.2	167.7	170.9	295.0	243.5	288.6	546.9	655.0	346.3	224.0	214.9	138.7	182.0	88.6	187.8
	80-90%	398.8	580.9	334.2	264.8	477.7	409.0	461.9	1139.1	1093.8	553.4	359.6	406.9	232.9	270.9	127.8	321.4
	90-100%	1163.3	1494.8	1157.2	574.3	1267.4	1166.4	1235.5	4159.1	3659.2	1722.4	684.3	1638.1	806.8	543.0	262.1	727.4
Household size	1	134.9	252.5	100.2	71.9	206.0	150.6	169.6	233.4	410.8	191.3	115.8	112.8	106.4	91.8	52.6	87.8
	2	279.4	409.0	267.7	139.3	313.3	295.7	310.4	634.2	876.5	326.2	216.8	284.9	159.2	120.2	75.7	209.6
	3	246.7	331.5	191.0	179.3	289.3	252.6	307.6	680.1	798.5	317.8	127.7	371.6	150.9	156.5	97.9	193.7
	4	285.4	381.5	242.5	184.1	334.7	274.1	332.0	859.3	713.3	342.6	211.1	421.4	187.0	215.7	96.5	207.1
	5+	307.9	374.7	426.2	186.1	299.1	255.4	254.6	1207.0	1017.4	895.6	239.9	664.5	159.7	254.0	78.3	251.9

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	**16-34**	71.3	101.7	39.8	73.0	134.7	66.8	114.7	331.4	163.4	161.4	48.3	77.8	65.7	114.1	50.3	36.2
	35-44	191.3	260.4	175.6	148.4	213.9	196.1	209.4	650.9	518.5	277.4	124.7	284.0	120.2	164.0	84.9	153.0
	45-54	266.6	370.9	225.9	189.9	341.6	278.0	296.4	964.5	818.1	575.3	180.9	380.4	162.8	174.9	88.9	197.5
	55-64	344.4	436.3	330.7	187.1	467.0	343.2	394.8	964.9	855.3	452.1	209.3	342.7	237.3	163.2	94.8	234.0
	65-74	283.6	500.5	248.5	151.6	331.6	324.6	324.9	581.2	1245.8	257.7	225.9	246.5	166.3	115.1	71.6	225.0
	75+	220.9	432.4	166.8	114.3	265.8	241.2	237.1	229.9	882.2	270.5	271.1	191.4	135.4	113.7	76.5	167.0
Housing status	**Owners - outright**	391.3	535.3	457.8	197.7	379.9	429.6	385.4	911.2	1352.8	403.3	438.5	478.8	222.0	174.3	88.2	281.6
	Owners - with mortgage	266.6	336.8	270.1	158.3	250.2	269.9	352.2	731.6	619.3	692.6	208.4	503.5	154.9	191.9	80.3	164.8
	Renters / other	49.5	73.8	47.7	36.6	68.9	51.5	43.4	150.4	129.9	79.1	48.8	62.0	37.5	21.0	10.9	16.4

Source: Eurosystem Household Finance and Consumption Survey. See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Net wealth is the difference between total household assets and total household liabilities. Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets). Total liabilities include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Income and net wealth quantiles are quantiles of the total 15 countries sample for the all countries column, quantiles in a respective country for the country columns. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

See country notes: FI1,FI2,FI3,FI5,FI6,FI7,FI8,FI9,FI10,FI11,FI12,FI14, NL1,NL2 for information on country-specific issues that may affect the comparability of the numbers.

B. REAL ASSETS

TABLE B1 PERCENTAGE OF HOUSEHOLDS OWNING REAL ASSETS

% of households

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Has real assets	91.1	89.8	80.2	92.2	95.3	100.0	97.7	95.8	93.6	94.8	89.8	84.8	90.1	96.2	96.0	84.3
	(0.3)	(0.9)	(0.9)	(0.7)	(0.5)		(0.2)	(0.8)	(0.9)	(0.7)	(1.3)	(1.0)	(0.6)	(1.0)	(0.4)	(0.4)
Has HMR	60.1	69.6	44.2	72.4	82.7	55.3	68.7	76.7	67.1	77.7	57.1	47.7	71.5	81.8	89.9	67.8
	(0.2)	(1.2)	(0.0)	(0.0)	(0.9)	(0.6)	(0.8)	(1.6)	(1.5)	(1.4)	(0.0)	(1.3)	(1.2)	(2.2)	(0.0)	(0.5)
Has other real estate property	23.1	16.4	17.8	37.9	36.2	24.7	24.9	51.6	28.2	31.4	6.1	13.4	27.1	23.2	15.3	29.8
	(0.4)	(0.9)	(1.0)	(1.6)	(1.2)	(0.6)	(0.6)	(1.8)	(1.6)	(1.7)	(0.7)	(1.0)	(1.1)	(2.3)	(1.1)	(0.5)
Has vehicles	75.7	77.2	70.9	73.0	77.3	M	83.3	88.9	86.7	84.9	81.3	74.9	72.3	80.4	61.2	67.9
	(0.4)	(1.1)	(0.9)	(1.2)	(0.8)		(0.5)	(1.1)	(1.3)	(1.0)	(1.6)	(1.2)	(0.8)	(2.5)	(1.2)	(0.5)
Has self-employment business wealth	11.1	6.6	9.1	9.8	14.2	8.9	18.0	19.5	5.2	11.5	4.8	9.4	7.7	11.6	10.7	13.8
	(0.2)	(0.7)	(0.5)	(0.8)	(0.8)	(0.3)	(0.6)	(1.4)	(0.6)	(0.9)	(0.8)	(0.8)	(0.6)	(1.7)	(0.7)	(0.3)
Has real estate wealth	64.4	72.8	49.2	78.7	86.1	60.8	72.4	84.3	74.8	80.0	57.9	52.2	75.1	84.0	90.5	70.7
	(0.3)	(1.2)	(0.5)	(0.5)	(0.8)	(0.6)	(0.8)	(1.4)	(1.5)	(1.4)	(0.3)	(1.3)	(1.2)	(2.1)	(0.2)	(0.5)

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Real assets include the value of the household main residence for homeowners, other real estate property, vehicles, valuables (such as jewellery, works of art, antiques, etc.) and value of self-employment businesses. Real estate wealth includes household main residence and other real estate property.

See country notes: AT3

In EUR thousands

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
otal real assets (incl. business wealth, vehicles and valuables)	144.8	220.0	89.2	114.3	201.7	124.1	176.0	313.8	470.5	201.1	198.8	107.0	91.9	105.9	61.8	144.2
	(2.8)	(7.1)	(5.2)	(3.9)	(5.1)	(3.7)	(5.0)	(14.0)	(15.6)	(8.1)	(6.0)	(7.5)	(3.5)	(10.4)	(1.7)	(1.8)
Value of household's main residence	180.3	250.0	168.0	100.0	180.3	193.8	200.0	240.3	500.0	186.6	240.0	200.0	90.0	110.9	55.9	129.7
	(0.3)	(4.4)	(9.8)	(0.5)	(0.3)	(2.6)	(0.0)	(12.2)	(8.4)	(5.4)	(4.1)	(3.9)	(3.9)	(12.0)	(2.0)	(1.3)
Value of other real estate property (all)	103.4	174.0	115.0	61.9	120.2	115.9	100.0	202.2	300.0	120.1	165.5	94.0	53.5	52.4	16.4	107.6
	(3.6)	(14.4)	(12.9)	(5.8)	(4.4)	(3.8)	(6.3)	(17.1)	(28.2)	(12.0)	(21.9)	(11.8)	(5.4)	(10.1)	(3.4)	(2.2)
Value of household's vehicles	7.0	6.2	7.0	6.0	6.1	M	8.0	10.0	16.1	6.7	6.0	8.0	5.0	3.0	5.0	9.3
	(0.1)	(0.5)	(0.4)	(0.3)	(0.5)		(0.4)	(0.3)	(0.9)	(0.5)	(0.2)	(0.3)	(0.1)	(0.6)	(0.3)	(0.2)
Value of self-employment businesses	30.0	50.0	19.4	36.2	50.8	53.1	15.0	98.8	97.6	136.5	51.7	180.6	47.1	25.5	4.6	0.9
	(1.8)	(15.9)	(4.5)	(9.2)	(9.5)	(4.9)	(3.9)	(30.4)	(28.9)	(64.4)	(43.5)	(89.8)	(4.6)	(46.5)	(1.5)	(0.0)
Real estate wealth	200.0	250.0	180.0	120.0	209.6	210.9	200.0	326.5	500.0	219.1	240.0	200.0	100.0	119.3	60.0	157.4
	(0.0)	(0.5)	(8.5)	(3.8)	(4.5)	(2.9)	(6.1)	(18.3)	(16.4)	(7.8)	(4.3)	(3.1)	(0.7)	(8.7)	(0.9)	(2.1)

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Real assets include the value of the household main residence for homeowners, other real estate property, vehicles, and valuables (such as jewellery, works of art, antiques, etc.) and value of self-employment businesses. Real estate wealth includes household main residence and other real estate property. Medians are conditional, among households owning the particular assets.

See country notes: AT3, FI1, FI2, FI3, FR1 for information on country-specific issues that may affect the comparability of the numbers

% of households

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population		60.1	69.6	44.2	72.4	82.7	55.3	68.7	76.7	67.1	77.7	57.1	47.7	71.5	81.8	89.9	67.8
		(0.2)	(1.2)	(0.0)	(0.0)	(0.9)	(0.6)	(0.8)	(1.6)	(1.5)	(1.4)	(0.0)	(1.3)	(1.2)	(2.2)	(0.0)	(0.5)
Income	**Bottom 20%**	47.0	45.0	16.3	64.5	78.0	30.3	54.3	57.7	40.0	63.9	40.7	27.1	65.5	69.0	84.7	41.3
	20-40%	50.6	59.4	34.7	69.0	79.2	42.9	60.2	72.7	55.5	74.0	42.8	40.8	63.3	83.0	85.8	57.2
	40-60%	58.8	71.9	43.2	72.0	82.4	53.1	67.4	73.4	71.5	77.8	53.5	47.8	71.9	77.2	91.9	67.4
	60-80%	66.4	83.1	55.2	73.9	84.7	70.3	78.6	87.4	85.2	83.7	71.3	53.5	75.0	89.4	94.0	82.0
	80-90%	75.6	87.4	69.9	79.8	86.7	76.4	79.3	94.0	85.6	89.0	75.6	66.0	78.6	89.1	96.2	87.3
	90-100%	79.5	90.4	74.4	85.6	91.9	83.1	86.2	91.3	81.7	89.5	79.0	72.9	84.9	92.5	90.1	94.7
Net wealth	**Bottom 20%**	4.8	2.7	3.8	6.5	30.6	1.2	2.3	18.7	3.8	12.8	25.0	3.1	12.4	23.7	52.7	19.3
	20-40%	28.7	60.0	6.7	73.9	92.6	13.4	54.1	80.6	48.2	85.2	22.8	3.9	66.6	92.6	98.7	34.1
	40-60%	78.9	94.8	39.4	92.8	96.6	77.5	93.2	94.8	93.9	97.0	55.1	52.0	89.2	97.9	99.6	90.9
	60-80%	93.4	96.1	79.0	95.0	96.9	91.1	97.2	92.5	95.7	98.5	87.3	87.9	94.5	98.8	99.0	96.5
	80-90%	94.6	96.3	93.0	95.2	97.3	92.5	97.2	95.6	93.0	96.0	93.2	91.1	96.1	99.3	99.9	97.6
	90-100%	95.0	93.8	91.5	93.7	96.6	93.8	96.8	96.9	95.8	94.9	97.8	92.4	93.7	97.0	99.2	98.9
Household size	**1**	43.8	54.5	28.5	53.3	77.7	43.2	61.0	64.2	55.9	62.4	39.3	30.4	61.6	68.7	82.3	53.4
	2	65.7	78.4	54.8	77.4	83.5	61.9	73.1	73.5	74.8	74.8	60.2	55.6	73.2	85.9	91.2	74.8
	3	66.9	74.6	50.2	76.9	85.1	58.5	70.2	84.9	68.2	80.1	54.5	60.3	71.3	79.6	94.5	76.9
	4	73.3	79.3	57.5	76.8	85.9	68.2	72.6	81.6	70.8	88.8	87.5	61.7	79.2	90.6	93.3	83.2
	5+	66.3	74.9	59.1	80.6	71.3	57.2	62.5	86.4	71.8	83.7	89.7	67.7	69.2	96.7	87.8	83.7
Age of RP	**16-34**	31.9	46.4	13.2	36.2	66.6	25.7	42.1	73.7	44.3	68.9	53.4	20.8	48.4	59.8	71.1	39.1
	35-44	57.1	65.3	42.2	66.5	78.8	53.9	56.7	80.0	61.2	89.2	60.5	43.9	69.1	82.8	86.5	72.1
	45-54	64.3	74.6	48.2	76.7	85.0	62.2	69.2	81.8	63.3	79.2	61.6	54.8	76.9	83.1	94.6	73.3
	55-64	71.3	76.5	59.4	83.9	89.4	69.0	79.4	80.6	79.1	79.0	55.3	58.8	77.0	84.6	96.2	79.4
	65-74	71.0	80.4	58.6	88.0	89.0	70.3	78.8	73.2	85.4	71.8	54.9	58.1	78.3	90.0	96.9	82.2
	75+	65.2	79.4	48.4	83.8	89.7	59.1	75.9	61.1	86.7	64.2	50.5	50.2	71.8	89.2	94.0	73.5

Source: Eurosystem Household Finance and Consumption Survey.
See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
Income and net wealth quantiles are quantiles of the total 15 countries sample for the all countries column, quantiles in a respective country for the country columns. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

C. FINANCIAL ASSETS

TABLE C1 FINANCIAL ASSETS PARTICIPATION RATES

% of households

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Has financial assets	96.8	98.0	99.3	74.5	98.3	99.6	92.0	87.9	98.4	97.2	97.8	99.5	94.5	93.9	91.7	100.0
	(0.1)	(0.3)	(0.2)	(1.6)	(0.3)	(0.1)	(0.4)	(1.3)	(0.5)	(0.6)	(0.5)	(0.1)	(0.5)	(1.3)	(0.7)	
Has deposits	96.4	97.7	99.0	73.4	98.1	99.6	91.8	81.2	98.0	96.9	94.2	99.4	94.3	93.6	91.2	100.0
	(0.1)	(0.4)	(0.3)	(1.7)	(0.3)	(0.1)	(0.4)	(1.5)	(0.5)	(0.6)	(0.9)	(0.2)	(0.5)	(1.3)	(0.8)	
Has mutual funds	11.4	17.6	16.9	1.2	5.6	10.7	6.3	1.0	19.0	8.0	17.7	10.0	2.8	12.0	2.7	27.4
	(0.3)	(1.0)	(0.9)	(0.3)	(0.5)	(0.4)	(0.4)	(0.4)	(1.3)	(1.1)	(1.4)	(0.8)	(0.3)	(1.8)	(0.4)	(0.5)
Has bonds	5.3	7.5	5.2	0.5	1.4	1.7	14.6	3.2	4.4	21.6	6.0	3.5	0.4	0.7	1.0	0.8
	(0.2)	(0.7)	(0.4)	(0.2)	(0.2)	(0.1)	(0.5)	(0.6)	(0.7)	(1.4)	(0.7)	(0.4)	(0.1)	(0.3)	(0.2)	(0.1)
Has shares (publicly traded)	10.1	14.7	10.6	2.7	10.4	14.7	4.6	34.6	10.0	13.4	10.4	5.3	4.4	10.0	0.8	22.2
	(0.3)	(0.9)	(0.8)	(0.5)	(0.7)	(0.4)	(0.3)	(1.6)	(1.0)	(1.2)	(1.1)	(0.6)	(0.4)	(1.4)	(0.2)	(0.4)
Has money owed to household	7.6	7.7	13.7	3.9	6.3	5.0	1.3	9.2	7.1	4.6	8.5	10.3	8.2	5.8	9.7	M
	(0.3)	(0.8)	(0.9)	(0.5)	(0.5)	(0.3)	(0.2)	(1.1)	(0.9)	(0.8)	(1.0)	(0.8)	(0.5)	(1.1)	(0.7)	
Has voluntary private pensions/whole life insurance	33.0	43.3	46.5	3.8	23.6	37.5	18.0	45.7	34.3	24.2	49.8	17.7	14.1	18.3	15.0	23.7
	(0.4)	(1.3)	(1.3)	(0.7)	(0.9)	(0.6)	(0.6)	(1.7)	(1.6)	(1.5)	(1.9)	(1.0)	(0.7)	(2.1)	(1.0)	(0.4)
Has other types of financial assets	6.0	3.5	11.3	0.2	1.9	7.8	3.7	1.1	2.2	1.5	2.7	1.6	0.4	1.0	0.9	M
	(0.3)	(0.4)	(0.8)	(0.1)	(0.3)	(0.4)	(0.3)	(0.4)	(0.4)	(0.5)	(0.6)	(0.3)	(0.1)	(0.5)	(0.2)	

Source: Eurosystem Household Finance and Consumption Survey. See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets.

See country notes: AT1, FI4, FI6, FI7, FI8, FI9, FI10, FI11, IT9, NL1 for information on country-specific issues that may affect the comparability of the numbers.

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	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total financial assets 1 (excl. public and occupational pension plans)	11.4	26.5	17.1	4.4	6.0	10.7	10.0	22.1	27.9	26.2	34.7	13.5	4.3	1.7	2.5	7.4
	(0.4)	(1.6)	(1.1)	(0.6)	(0.3)	(0.4)	(0.2)	(2.0)	(3.3)	(2.3)	(5.0)	(0.9)	(0.4)	(0.5)	(0.2)	(0.2)
Deposits	6.1	10.0	7.9	3.6	3.5	6.5	5.9	5.8	14.3	13.2	10.1	10.6	3.4	0.8	2.0	4.5
	(0.2)	(0.5)	(0.4)	(0.6)	(0.3)	(0.2)	(0.3)	(0.9)	(1.4)	(0.8)	(0.9)	(0.8)	(0.3)	(0.2)	(0.1)	(0.0)
Mutual funds, total	10.0	20.4	10.0	8.8	13.9	6.9	20.0	N	26.9	16.9	7.1	11.2	15.0	4.8	2.5	2.6
	(0.2)	(2.5)	(0.5)	(5.3)	(2.3)	(0.6)	(2.4)		(6.4)	(7.1)	(1.3)	(2.2)	(3.7)	(0.7)	(1.0)	(0.2)
Bonds	18.3	30.8	16.0	N	19.2	12.0	20.0	22.5	45.8	20.4	15.5	13.8	N	N	N	10.0
	(1.4)	(8.9)	(3.2)		(9.7)	(1.7)	(0.6)	(16.5)	(13.1)	(3.1)	(4.7)	(7.0)				(2.7)
Shares, publicly traded	7.0	5.1	8.6	5.7	6.1	6.9	10.9	1.9	10.8	10.3	5.6	7.1	5.0	1.2	N	3.8
	(0.6)	(1.7)	(1.8)	(3.1)	(1.1)	(0.5)	(1.5)	(0.4)	(3.9)	(2.9)	(1.2)	(3.6)	(0.7)	(0.6)		(0.2)
Money owed to households	3.0	2.3	2.7	2.5	6.0	3.0	4.0	7.6	3.6	5.0	2.0	2.6	4.0	7.0	1.1	M
	(0.2)	(0.8)	(0.4)	(0.7)	(0.8)	(0.3)	(0.8)	(1.7)	(1.4)	(5.1)	(0.6)	(0.6)	(0.6)	(3.2)	(0.2)	
Voluntary private pensions/whole life insurance	11.9	19.9	11.4	10.5	7.4	10.6	10.1	15.5	27.8	20.3	53.2	8.1	5.9	3.4	3.2	4.3
	(0.4)	(1.5)	(1.1)	(3.1)	(0.6)	(0.6)	(0.3)	(1.3)	(3.3)	(3.9)	(5.5)	(1.2)	(0.7)	(1.1)	(0.4)	(0.2)
Other types of financial assets	4.1	21.0	2.1	N	12.0	5.0	10.4	N	16.5	N	5.5	7.7	N	N	N	M
	(0.6)	(13.5)	(0.5)		(3.4)	(0.7)	(1.5)		(11.8)		(5.0)	(5.5)				

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets. Medians are conditional, among households owning particular the assets.

See country notes: AT1, FI5, FI6, FI7, FI8, FI9, FI10, FI11, IT9, NL1 for information on country-specific issues that may affect the comparability of the numbers.

D. COMPOSITION OF ASSETS AND LIABILITIES

TABLE D1 SHARES OF MAIN ASSET TYPES ON VALUE OF TOTAL ASSETS

% of total assets

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total real assets (incl. business wealth, vehicles and valuables)	83.2	70.9	78.8	93.0	89.7	80.7	90.0	91.9	88.8	86.6	73.4	83.1	87.5	94.4	91.7	85.0
	(0.4)	(1.6)	(1.3)	(0.4)	(0.6)	(0.6)	(0.6)	(0.8)	(1.0)	(1.8)	(1.1)	(3.8)	(0.6)	(0.6)	(0.6)	(0.5)
Total financial assets (excl. public and occupational pension plans)	16.8	29.1	21.2	7.0	10.3	19.3	10.0	8.1	11.2	13.4	26.6	16.9	12.5	5.6	8.3	15.0
	(0.4)	(1.6)	(1.3)	(0.4)	(0.6)	(0.6)	(0.6)	(0.8)	(1.0)	(1.8)	(1.1)	(3.8)	(0.6)	(0.6)	(0.6)	(0.5)

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

The table reports the share of real assets and financial assets out of the total amount of assets in each country. Real assets include the value of the household main residence for homeowners, other real estate property, vehicles, valuables (such as jewellery, works of art, antiques, etc.) and value of self-employment businesses. Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets.

See country notes: FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, NL1 for information on country-specific issues that may affect the comparability of the numbers

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% of total real assets

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Household's main residence	60.8	72.7	52.0	60.1	60.1	59.0	67.6	35.7	58.4	51.0	83.4	53.5	54.6	71.3	81.1	64.3
	(1.0)	(1.5)	(3.0)	(1.3)	(1.3)	(1.5)	(1.5)	(2.7)	(3.8)	(7.1)	(1.8)	(9.0)	(2.2)	(3.4)	(1.2)	(0.5)
Other real estate property (all)	22.7	16.8	26.1	29.8	26.4	24.7	18.2	38.7	34.0	19.3	8.8	13.3	26.3	14.8	7.3	26.4
	(0.6)	(1.1)	(2.0)	(1.2)	(1.0)	(0.9)	(0.8)	(2.7)	(3.9)	(2.5)	(1.9)	(3.7)	(1.6)	(2.6)	(0.8)	(0.4)
Vehicles	2.9	3.3	4.1	4.6	2.9		3.4	1.9	3.0	2.8	4.0	4.3	4.5	3.9	6.0	5.5
	(0.1)	(0.2)	(0.3)	(0.2)	(0.1)	5.8	(0.1)	(0.2)	(0.3)	(0.4)	(0.2)	(1.0)	(0.2)	(0.4)	(0.3)	(0.1)
Valuables	2.0	1.1	1.3	0.3	0.5	(0.2)	1.7	0.3	1.3	0.9	0.8	1.3	1.0	N	0.6	M
	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)		(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.3)	(0.1)		(0.1)	
Value of self-employment businesses	11.5	6.1	16.5	5.1	10.0	10.5	9.2	23.3	3.3	25.9	3.0	27.5	13.6	9.8	4.9	3.9
	(1.1)	(1.1)	(3.3)	(0.7)	(1.1)	(2.0)	(1.4)	(4.4)	(0.9)	(9.5)	(0.7)	(12.4)	(3.0)	(4.4)	(0.9)	(0.4)

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

The table reports the share of the main types of real assets out of the total amount of real assets in each country.

See country notes: AT3, FI1, FI2, FI3, FR2 for information on country-specific issues that may affect the comparability of the numbers

% of total financial assets

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Deposits	42.9	39.1	44.4	80.7	51.4	33.8	46.9	42.9	43.7	51.2	33.9	63.5	70.6	61.9	75.1	51.9
	(0.8)	(3.7)	(1.8)	(2.7)	(3.3)	(1.1)	(2.1)	(3.9)	(3.2)	(2.3)	(2.0)	(10.0)	(2.1)	(3.9)	(3.5)	(2.0)
Mutual funds, total	8.7	13.0	10.4	2.5	7.7	5.8	9.6	N	20.5	3.9	6.4	11.8	4.2	8.3	2.8	11.5
	(0.5)	(1.5)	(1.3)	(0.9)	(1.2)	(0.5)	(1.7)		(3.2)	(0.7)	(0.7)	(5.9)	(0.7)	(1.5)	(0.8)	(0.8)
Bonds	6.6	14.8	5.6	N	1.9	1.4	20.4	3.5	6.1	15.0	4.3	6.9	N	N	N	1.0
	(0.7)	(3.7)	(1.0)		(0.5)	(0.2)	(1.9)	(1.6)	(2.4)	(1.5)	(1.3)	(11.3)				(0.2)
Shares, publicly traded	7.9	10.4	6.5	3.5	9.1	11.6	4.5	9.4	7.2	7.6	3.5	3.1	6.7	3.5	N	26.1
	(0.4)	(2.1)	(0.9)	(1.1)	(1.0)	(0.9)	(0.7)	(2.7)	(1.8)	(1.2)	(0.8)	(1.3)	(1.8)	(0.9)		(2.2)
Money owed to households	2.2	1.5	2.7	2.5	6.4	1.0	0.5	3.4	2.2	1.8	1.7	3.5	6.0	8.6	4.4	M
	(0.2)	(0.5)	(0.3)	(0.7)	(1.3)	(0.1)	(0.1)	(0.8)	(0.9)	(0.6)	(0.4)	(1.0)	(0.8)	(2.4)	(1.0)	
Voluntary pension/whole life insurance	26.3	16.7	26.8	7.7	15.1	39.0	8.8	31.4	19.1	16.8	49.3	8.9	10.4	16.1	11.2	9.5
	(0.6)	(1.6)	(1.3)	(1.8)	(1.5)	(1.3)	(0.6)	(3.9)	(2.5)	(1.8)	(1.9)	(1.8)	(0.9)	(2.8)	(1.0)	(0.4)
Other types of financial assets	5.3	4.5	3.6	N	8.4	7.4	9.3	N	1.2	N	0.9	2.2	N	N	N	M
	(0.8)	(1.1)	(0.6)		(4.1)	(2.0)	(2.5)		(0.4)		(0.3)	(1.1)				

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

The table reports the share of the main types of financial assets out of the total amount of financial assets in each country. Other financial assets item includes private non-self-employment businesses, assets in managed accounts and other types of financial assets.

See country notes: AT1, FI5, FI6, FI7, FI8, FI9, FI10, FI11, IT9, NL1 for information on country-specific issues that may affect the comparability of the numbers

E. DEBT

TABLE E1 PERCENTAGE OF HOUSEHOLDS HOLDING DEBT

% of households

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Households with debt	43.7	44.8	47.4	36.6	50.0	46.9	25.2	65.4	58.3	34.1	65.7	35.6	37.7	44.5	26.8	59.8
	(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(1.1)	(2.8)	(1.1)	(0.5)
Has mortgage debt	23.1	30.5	21.5	17.5	32.5	24.4	10.8	44.8	38.8	15.6	44.7	18.4	26.7	14.1	9.6	M
	(0.3)	(1.1)	(0.7)	(1.1)	(1.1)	(0.5)	(0.5)	(1.7)	(1.6)	(1.3)	(0.9)	(1.0)	(1.1)	(2.3)	(0.6)	
Has HMR mortgage	19.4	28.5	18.0	13.9	26.8	16.9	9.6	35.0	32.8	12.1	43.9	16.6	24.5	12.5	9.3	32.8
	(0.3)	(1.1)	(0.6)	(1.0)	(1.1)	(0.5)	(0.5)	(1.6)	(1.5)	(1.1)	(0.9)	(1.0)	(1.0)	(2.2)	(0.6)	(0.4)
Has other property mortgage	5.6	3.2	6.0	3.9	7.3	10.1	1.6	15.4	8.4	4.5	2.5	2.4	3.3	1.6	0.6	M
	(0.2)	(0.5)	(0.6)	(0.4)	(0.6)	(0.4)	(0.2)	(1.3)	(0.9)	(0.8)	(0.5)	(0.4)	(0.3)	(0.8)	(0.2)	
Has non-mortgage debt	29.3	24.2	34.6	26.1	30.7	32.8	17.8	47.9	36.9	25.2	37.3	21.4	18.3	38.9	19.9	M
	(0.5)	(1.2)	(1.3)	(1.6)	(1.1)	(0.6)	(0.6)	(1.7)	(1.8)	(1.6)	(1.9)	(1.2)	(0.9)	(2.9)	(1.1)	

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Mortgage debt includes mortgages collateralised on household's main residence and mortgages collateralised on other real estate property owned by the household. Non-mortgage debt includes non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail).

See country notes: FI10, FI12, FI13, FI14, NL2 for information on country-specific issues that may affect the comparability of the numbers

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In EUR thousands

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total liabilities	21.5	39.3	12.6	14.6	36.0	18.4	15.0	60.2	73.4	15.7	89.1	13.8	31.7	4.3	3.2	29.4
	(1.0)	(4.1)	(1.2)	(1.6)	(2.6)	(1.1)	(1.7)	(5.4)	(8.8)	(2.4)	(6.1)	(3.2)	(2.7)	(1.4)	(0.7)	(0.9)
Outstanding balance of mortgage debt	68.4	69.3	80.0	41.0	60.0	55.9	60.0	86.6	127.3	35.0	131.0	37.5	48.8	6.6	25.0	M
	(1.9)	(5.3)	(5.2)	(4.2)	(2.3)	(2.4)	(5.0)	(6.0)	(10.9)	(3.8)	(4.4)	(11.4)	(2.6)	(5.8)	(1.9)	
Outstanding balance of HMR mortgages	65.2	66.8	67.0	39.9	54.3	60.9	65.0	85.0	121.5	34.3	130.0	37.3	46.1	6.7	25.0	64.4
	(2.2)	(5.1)	(6.0)	(4.5)	(3.3)	(2.9)	(4.9)	(5.8)	(9.8)	(5.3)	(4.6)	(12.4)	(2.4)	(6.2)	(1.9)	(1.2)
Outstanding balance of mortgages on other properties	56.8	57.4	81.6	42.1	80.0	22.4	25.0	65.9	116.4	37.0	102.9	36.4	57.7	N	N	M
	(3.6)	(13.0)	(9.6)	(7.4)	(9.7)	(2.1)	(9.1)	(8.4)	(19.5)	(7.8)	(39.7)	(12.8)	(5.4)			
Outstanding balance non-mortgage debt	5.0	5.2	3.2	4.3	7.2	5.2	5.7	10.1	10.0	4.0	13.7	3.0	3.3	3.1	1.0	M
	(0.1)	(0.6)	(0.3)	(0.5)	(0.6)	(0.3)	(0.4)	(1.0)	(1.0)	(0.8)	(2.4)	(0.4)	(0.4)	(0.5)	(0.2)	

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Mortgage debt includes mortgages collateralised on household's main residence and mortgages collateralised on other real estate property owned by the household. Non-mortgage debt includes non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Medians are conditional: total liabilities among households having some debt, for sub-items among households having the particular types of debt.

See country notes: FI10, FI12, FI13, FI14, NL2 for information on country-specific issues that may affect the comparability of the numbers

% of total liabilities

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Outstanding balance of mortgage debt	82.8	89.6	87.7	78.7	86.3	75.6	73.5	85.8	90.2	76.0	82.9	83.2	92.1	41.7	81.2	M
	(0.7)	(1.4)	(1.2)	(1.8)	(1.0)	(1.7)	(2.6)	(1.4)	(1.2)	(3.6)	(1.9)	(4.7)	(0.8)	(7.9)	(2.1)	
Outstanding balance of HMR mortgages	63.2	80.0	58.8	60.8	60.6	52.2	66.0	55.5	67.6	50.9	76.9	71.4	80.3	39.2	77.2	72.0
	(1.1)	(2.0)	(2.4)	(2.8)	(2.6)	(1.7)	(2.9)	(3.1)	(3.4)	(5.8)	(3.0)	(8.0)	(1.6)	(8.0)	(2.4)	(0.6)
Outstanding balance of mortgages on other properties	19.7	9.5	29.0	18.0	25.7	23.4	7.5	30.3	22.5	25.1	6.0	11.9	11.9	N	N	M
	(1.1)	(1.6)	(2.6)	(2.4)	(2.6)	(1.3)	(1.8)	(3.2)	(3.4)	(6.5)	(2.7)	(4.7)	(1.3)			
Outstanding balance non-mortgage debt	17.2	10.4	12.3	21.3	13.7	24.4	26.5	14.2	9.8	24.0	17.1	16.8	7.9	58.3	18.8	M
	(0.7)	(1.4)	(1.2)	(1.8)	(1.0)	(1.7)	(2.6)	(1.4)	(1.2)	(3.6)	(1.9)	(4.7)	(0.8)	(7.9)	(2.1)	
Outstanding balance of credit line/overdraft	1.4	0.5	2.1	5.2	0.6	1.0	1.3	3.2	0.6	4.4	1.6	2.0	0.7	5.6	1.3	M
	(0.1)	(0.1)	(0.3)	(0.9)	(0.2)	(0.1)	(0.2)	(0.4)	(0.2)	(1.1)	(0.3)	(0.6)	(0.3)	(1.1)	(0.2)	
Outstanding balance of credit card debt	0.2	0.3	0.1	3.3	0.4	M	0.2	0.7	0.1	1.6	0.1	0.1	0.6	N	1.3	M
	(0.0)	(0.1)	(0.0)	(0.4)	(0.1)		(0.0)	(0.1)	(0.0)	(0.3)	(0.1)	(0.0)	(0.1)		(0.2)	
Outstanding balance of non-mortgage loans	15.5	9.6	10.0	12.8	12.8	23.5	25.0	10.3	9.1	18.0	15.3	14.7	6.6	52.4	16.2	M
	(0.6)	(1.4)	(1.2)	(1.4)	(1.0)	(1.7)	(2.6)	(1.2)	(1.1)	(3.3)	(1.8)	(4.2)	(0.7)	(7.6)	(2.0)	

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

The table reports the share of the main types of debt out of the total amount of liabilities in each country. Mortgage debt includes mortgages collateralised on household's main residence and mortgages collateralised on other real estate property owned by the household. Non-mortgage debt includes non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail).

See country notes: FI10, FI12, FI13, FI14, NL2 for information on country-specific issues that may affect the comparability of the numbers

F. DEBT BURDEN

Median ratios, in %

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Debt to asset ratio of indebted households	21.8	18.2	28.4	14.8	17.9	18.9	11.7	17.0	18.2	6.2	41.3	16.7	25.7	3.9	6.6	34.6
	(0.6)	(1.5)	(2.4)	(1.8)	(1.2)	(0.8)	(1.0)	(1.4)	(2.1)	(0.9)	(2.5)	(3.6)	(1.6)	(1.0)	(1.1)	(1.0)
Debt to income ratio of indebted households	62.0	79.8	37.3	47.2	113.5	50.4	50.3	157.0	86.9	52.0	194.1	35.6	134.0	26.6	22.7	64.3
	(2.2)	(6.3)	(3.7)	(5.2)	(9.4)	(2.8)	(3.8)	(15.1)	(11.2)	(8.3)	(15.4)	(7.5)	(11.6)	(6.1)	(3.0)	(2.2)
Debt service to income ratio, all indebted households	11.1	13.8	6.7	9.4	19.2	13.1	10.6	22.5	15.7	8.4	12.6	2.9	16.0	11.0	9.0	M
	(0.2)	(0.7)	(0.6)	(0.8)	(0.6)	(0.4)	(0.5)	(1.3)	(0.9)	(1.0)	(0.9)	(0.8)	(0.6)	(2.1)	(0.7)	.
Debt service to income ratio, households **with debt other than credit lines, overdrafts or credit card debt**	13.9	15.1	10.9	14.7	19.9	14.7	13.2	25.0	16.6	11.5	14.5	5.6	17.3	15.8	12.5	M
	(0.3)	(0.6)	(0.5)	(0.8)	(0.7)	(0.3)	(0.6)	(1.1)	(0.7)	(1.0)	(0.8)	(0.9)	(0.8)	(2.9)	(0.9)	
Mortgage debt service to income ratio of households with mortgage debt	15.9	14.8	12.8	16.4	20.5	17.4	15.5	25.3	16.3	12.8	14.2	4.6	16.7	11.7	20.4	M
	(0.2)	(0.5)	(0.6)	(0.9)	(0.9)	(0.3)	(0.8)	(1.1)	(0.7)	(1.3)	(0.6)	(1.4)	(0.7)	(5.0)	(1.5)	
Loan to value ratio of main residence	37.3	28.8	41.9	31.6	31.0	32.4	30.0	31.9	27.5	19.9	52.5	18.7	41.4	5.4	37.3	48.6
	(0.9)	(1.7)	(2.2)	(3.6)	(1.8)	(1.6)	(2.2)	(2.4)	(2.6)	(2.2)	(3.1)	(7.4)	(2.8)	(5.0)	(3.1)	(1.4)
Net liquid assets as a fraction of annual gross income	18.6	33.5	22.3	4.9	12.3	18.5	21.9	5.1	20.7	75.7	16.4	32.9	15.9	2.2	12.1	9.4
	(0.5)	(3.3)	(1.7)	(0.9)	(1.0)	(0.7)	(0.8)	(1.3)	(2.9)	(7.2)	(2.3)	(2.3)	(1.0)	(0.8)	(1.2)	(0.4)

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

The table reports the median of selected debt related ratios at the household level. The debt to asset ratio is calculated as the ratio between total debt and total gross assets for indebted households. Debt includes mortgages collateralised on household's main residence and mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Total assets include the value of the household main residence for homeowners, other real estate property, vehicles, valuables (such as jewellery,

works of art, antiques, etc.), value of self-employment businesses and value of household's financial assets. The debt to income ratio is the ratio of total debt to gross household income. Total gross household income is calculated as the sum of the employee income, self-employment income, income from public pensions, income from private and occupational pensions and income from unemployment benefits (items collected for households members aged 16+) and income from social transfers other than unemployment benefits, regular private transfers (such as alimonies), rental income from real estate property, income from financial investments, income from private business or partnership and regular income from other sources (items collected at the household level). The income reference year is 2007 (Spain), 2010 (Italy), 2009 (Finland, Luxembourg, Netherlands, Portugal). For Greece, Malta, and Slovakia the income reference period is the last 12 months preceding the survey (with the survey having taken place in 06/2009-09/2009 for Greece, 10/2010-02/2011 for Malta and 09/2010-10/2010 for Slovakia). The debt service to income ratio is calculated as the ratio between total monthly debt payments and household gross monthly income calculated in two variants: for all indebted households (households having only credit line/bank overdraft or credit card debt, for which no regular payments are collected in the survey, are included) and for households with regular debt payments (households having only credit line/bank overdraft or credit card debt, for which no regular payments are collected in the survey, are excluded) . The mortgage debt service to income ratio is the ratio of the monthly mortgage debt payments to gross household income (1/12 of the annual total), calculated for households with mortgage debt. The loan to value ratio of the main residence is the ratio of the household's mortgages collateralised on household's main residence to the current reported value of the household's main residence, calculated for households having mortgage debt collateralised on their main residence. Net liquid assets are calculated as the sum of value of deposits, mutual funds, bonds, non-self-employment business wealth, (publicly traded) shares and managed accounts, net of credit line/overdraft debt, credit card debt and non-mortgage loans.

See country notes: AT2, BE1,DE1, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI14, FI16, FI20, GR1, IT5, IT6, IT8, NL1, NL2, NL3, SI1, SK1 for information on country-specific issues that may affect the comparability of the numbers

G. FOOD CONSUMPTION

TABLE G1 FOOD CONSUMPTION - ANNUAL, MEDIANS

In EUR thousands

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Food expenditure at home/outside home, annual	5.4	7.2	5.4	6.2	6.0	4.8	6.0	8.4	9.6	5.9	5.1	5.4	4.2	4.4	3.6	M
	(0.0)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.0)	(0.3)	(0.1)	
Food expenditure (at home), annual	M	5.6	4.2	4.8	M	4.3	M	6.7	6.4	4.8	4.2	4.2	3.6	3.6	3.0	M
		(0.4)	(0.1)	(0.1)		(0.3)		(0.9)	(0.6)	(0.0)	(0.1)	(0.2)	(0.0)	(0.1)	(0.1)	

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

See country notes: FI17, IT1 for information on country-specific issues that may affect the comparability of the numbers

H. CREDIT CONSTRAINTS

TABLE H1 CREDIT CONSTRAINTS

% of households

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Applied for credit within last 3 years	22.8	10.3	21.4	8.8	21.9	32.9	M	44.2	41.0	18.5	12.6	7.4	18.5	27.9	44.6	M
	(0.5)	(0.8)	(1.2)	(0.7)	(0.9)	(0.6)		(1.7)	(1.8)	(1.4)	(1.1)	(0.7)	(0.8)	(2.5)	(1.6)	
Refused or only reduced credit (among those applying in last 3 years)	16.4	4.2	14.4	41.4	14.3	18.2	M	8.1	22.5	9.7	14.1	20.8	16.7	27.1	15.6	M
	(0.9)	(2.1)	(2.2)	(4.1)	(1.7)	(1.0)		(1.7)	(2.5)	(2.9)	(5.0)	(4.1)	(1.9)	(5.2)	(4.0)	
Not applying for credit due to perceived credit constraint	6.1	4.6	5.7	3.3	6.4	8.6	M	4.8	4.2	2.6	0.7	3.1	4.3	15.8	12.2	M
	(0.3)	(0.6)	(0.8)	(0.6)	(0.7)	(0.4)		(0.8)	(0.8)	(0.6)	(0.3)	(0.4)	(0.4)	(2.4)	(1.0)	
Credit constrained household	8.1	4.7	7.6	6.0	8.0	11.6	M	7.2	13.1	4.2	1.7	4.1	5.7	19.2	12.4	M
	(0.3)	(0.7)	(0.9)	(0.7)	(0.6)	(0.4)		(1.0)	(1.3)	(0.8)	(0.5)	(0.5)	(0.5)	(2.6)	(1.0)	

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

The first row shows the percentage of households who applied for credit in the last three years. The second row shows those who were denied credit or were offered a smaller amount than they applied for among those applying in the last year. The third row shows those not applying for credit due to a perceived credit constraint. The last column shows the percentage of credit-constrained households. A credit-constrained household is defined as a household to which one or more of the following situations apply: (i) applied for credit within the last 3 years and was turned down, and did not report successful later reapplication, (ii) applied for credit but were not given as much as they applied for, or (iii) did not apply for credit due to a perceived credit constraint. Households with missing information on applying for credit or on not applying for credit due to a perceived credit constraint are excluded.

See country notes: ES2, ES4, FI19, IT3 for information on country-specific issues that may affect the comparability of the numbers.

Note: The information on credit constraints is not necessarily fully imputed for all countries, remaining missing values may cause slight numerical inconsistencies between the individual components and the composite credit constrained household indicator.

I. INCOME

TABLE 11 ANNUAL HOUSEHOLD GROSS INCOME, MEDIANS — BREAKDOWNS

In EUR thousands

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population		28.6	33.7	32.5	22.0	24.8	29.2	26.3	32.3	64.8	21.6	40.6	32.3	14.6	18.0	11.2	36.3
		(0.3)	(0.7)	(0.7)	(0.4)	(0.5)	(0.3)	(0.3)	(0.8)	(1.8)	(0.6)	(1.5)	(1.2)	(0.3)	(1.1)	(0.2)	(0.3)
Net wealth	**Bottom 20%**	17.4	17.9	16.0	15.8	18.1	18.1	16.3	17.4	34.6	14.3	35.8	18.3	10.0	9.2	7.3	23.7
	20-40%	25.4	33.7	24.7	16.3	18.6	23.9	23.8	26.7	59.8	19.3	36.1	26.9	12.4	18.9	10.0	30.0
	40-60%	27.5	35.3	37.5	21.0	22.6	29.0	24.9	32.8	62.4	22.1	40.3	32.3	14.3	15.6	11.4	33.3
	60-80%	33.2	47.6	41.8	26.0	28.9	34.9	32.3	44.4	77.6	28.6	43.9	38.7	16.5	18.0	12.7	44.0
	80-90%	43.7	47.5	52.6	32.3	36.1	44.0	43.4	52.0	102.9	27.2	48.4	55.9	23.1	32.8	13.8	50.7
	90-100%	59.3	61.3	73.4	40.2	46.3	61.1	59.1	66.3	129.4	37.6	58.0	61.1	32.3	36.9	17.9	72.7
Household size	**1**	17.7	18.6	19.2	10.0	9.8	18.2	15.6	14.9	35.4	10.3	30.8	19.1	6.5	5.6	5.2	18.9
	2	31.4	35.9	40.0	18.0	21.4	32.3	26.1	27.0	67.3	17.1	44.8	38.7	12.7	17.3	9.7	43.6
	3	36.1	52.8	43.8	29.1	29.2	38.5	37.4	34.4	77.0	26.2	45.9	49.2	17.0	22.9	14.4	57.5
	4	41.2	61.8	53.3	32.7	33.1	44.0	39.9	49.8	86.1	29.0	52.9	55.4	19.2	31.4	15.4	66.7
	5+	41.4	52.4	55.0	33.5	37.4	41.5	29.3	50.4	84.7	36.8	52.7	55.3	21.0	36.6	17.7	68.6
Age of RP	**16-34**	24.9	32.0	23.0	17.7	24.7	25.9	24.0	33.5	50.1	26.6	43.0	26.7	15.4	21.1	11.0	33.8
	35-44	34.3	48.8	43.9	26.9	27.9	35.4	28.8	37.4	72.8	24.1	43.6	40.2	16.8	27.4	13.0	51.9
	45-54	37.0	46.9	43.6	30.3	30.1	36.8	33.9	40.8	74.8	29.3	41.6	45.3	18.5	25.7	14.4	51.6
	55-64	34.0	31.7	43.4	26.2	30.0	31.6	35.2	42.8	74.4	23.2	42.9	33.5	16.1	17.0	11.2	41.1
	65-74	24.2	26.0	27.7	15.9	16.6	25.4	22.4	17.8	54.3	14.6	32.9	26.3	10.8	9.0	6.6	28.2
	75+	18.1	22.8	22.1	12.0	10.9	20.5	15.5	10.4	48.2	10.5	32.7	21.9	7.7	6.7	5.8	19.3
Housing status	**Owners - outright**	28.4	31.9	36.3	21.9	22.4	33.3	27.9	32.1	69.0	22.1	44.6	36.4	13.1	19.1	11.2	34.7
	Owners - with mortgage	43.3	53.5	56.2	29.3	29.5	41.9	41.7	41.2	84.2	35.0	49.2	48.0	20.1	23.4	13.1	55.2
	Renters / other	23.1	21.8	25.0	19.0	20.6	22.0	20.7	19.6	41.6	15.9	33.5	26.3	12.2	12.4	8.1	22.9

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Total gross household income is calculated as the sum of the employee income, self-employment income, income from public pensions, income from private and occupational pensions and income from unemployment benefits (items collected for households members aged 16+) and income from social transfers other than unemployment benefits, regular private transfers (such as alimonies), rental income from real estate property, income from financial investments, income from private business or partnership and regular income from other sources (items collected at the household level). The income reference year is 2007 (Spain), 2010 (Italy), 2009 (Finland, Luxembourg, Netherlands, Portugal). For Greece, Malta, and Slovakia the income reference period is the last 12 months preceding the survey (with the survey having taken place in 06/2009-09/2009 for Greece, 10/2010-02/2011 for Malta and 09/2010-10/2010 for Slovakia).

Net wealth quantiles are quantiles of the total 15 countries sample for the all countries column, quantiles in a respective country for the country columns. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

See country notes: AT2, BE1, DE1, FI20, GR1, IT5, IT6, IT8, NL3, SI1, SK1 for information on country-specific issues that may affect the comparability of the numbers

TABLE 12 ANNUAL HOUSEHOLD GROSS INCOME, MEANS - BREAKDOWNS

In EUR thousands

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population		37.8	49.5	43.5	27.7	31.3	36.9	34.3	43.3	83.7	26.4	45.8	43.9	20.3	22.3	13.5	45.1
		(0.3)	(1.9)	(0.7)	(0.6)	(0.8)	(0.3)	(0.5)	(1.8)	(2.3)	(0.6)	(1.0)	(3.2)	(0.5)	(1.0)	(0.3)	(0.1)
Income	Bottom 20%	9.2	8.7	10.3	6.8	7.8	11.3	9.3	8.7	20.7	7.7	15.2	11.9	4.5	2.0	4.5	12.7
	20-40%	19.0	21.6	21.4	14.7	16.2	20.5	18.2	20.4	43.0	14.4	30.0	21.8	9.4	8.8	7.7	24.0
	40-60%	28.9	33.9	32.8	22.3	24.8	29.4	26.7	32.4	64.3	21.8	40.8	32.6	14.8	17.9	11.4	36.7
	60-80%	42.9	55.0	49.5	32.5	35.2	41.1	39.7	50.1	93.5	32.6	54.9	48.8	22.0	28.0	15.7	54.1
	80-90%	61.3	78.3	72.0	45.8	49.4	55.8	55.5	72.3	132.5	43.9	72.2	69.2	33.5	41.4	20.9	73.4
	90-100%	117.3	179.6	136.4	79.0	96.6	109.0	100.3	147.6	263.1	67.9	104.5	140.2	68.3	69.9	35.8	122.8
Net wealth	Bottom 20%	21.7	27.4	20.5	18.6	21.5	20.7	18.3	23.2	40.0	17.9	40.2	24.0	12.5	13.6	10.0	30.2
	20-40%	30.1	41.6	29.3	20.8	21.6	27.5	26.9	28.7	65.1	21.1	40.2	32.2	14.4	18.4	11.4	34.1
	40-60%	33.2	46.6	42.2	23.8	26.1	32.2	29.0	41.4	74.0	25.5	44.4	39.0	16.7	19.3	14.1	39.0
	60-80%	39.8	57.8	48.9	30.8	33.1	38.1	36.7	48.8	96.0	31.2	46.9	48.3	20.7	21.3	13.4	49.0
	80-90%	50.5	64.3	59.3	38.0	41.6	48.8	48.7	58.4	122.0	30.0	52.7	63.0	28.7	35.2	15.8	57.0
	90-100%	78.3	84.7	94.3	50.8	67.3	83.4	73.2	97.0	165.4	43.2	61.8	89.6	45.8	44.3	21.2	89.7
Household size	1	23.1	29.0	25.6	12.0	14.5	22.4	19.3	20.7	49.4	13.1	35.1	24.8	10.7	5.7	6.3	24.1
	2	41.0	49.8	50.9	22.2	28.6	40.5	32.6	36.6	89.1	22.0	50.9	49.5	18.2	19.6	11.4	51.1
	3	44.4	67.5	55.9	34.2	34.2	45.4	42.9	47.2	97.8	31.2	49.3	61.8	22.8	25.6	17.1	63.1
	4	50.9	72.4	66.3	39.2	43.4	52.8	46.2	57.6	110.7	32.4	56.0	64.8	27.5	37.7	17.0	73.9
	5+	50.4	68.1	65.9	37.9	42.3	50.6	40.2	71.0	106.2	37.8	53.7	68.5	25.2	42.2	19.2	75.7
Age of RP	16-34	29.7	39.0	27.8	22.3	28.8	29.8	28.2	41.6	61.9	28.2	47.3	35.1	19.1	23.5	12.5	37.8
	35-44	42.3	56.4	52.5	32.0	32.6	41.7	35.8	47.7	90.6	28.4	48.1	49.0	22.8	29.2	15.2	57.8
	45-54	47.3	69.8	56.2	37.5	39.6	45.5	41.8	56.3	97.3	32.8	47.2	55.7	24.7	28.6	16.6	58.4
	55-64	45.1	49.6	56.3	32.5	40.4	41.0	43.7	51.8	104.5	29.5	47.8	46.7	23.9	20.9	13.9	49.6
	65-74	31.5	34.1	36.1	19.9	22.7	33.9	29.5	26.9	71.2	18.6	40.3	38.4	15.9	12.4	8.7	34.6
	75+	24.3	37.5	27.3	15.5	16.1	27.3	20.9	14.0	52.2	13.1	37.9	28.0	11.5	8.5	7.2	25.1
Housing status	Owners - outright	38.9	49.2	51.0	27.8	31.0	43.0	36.3	42.9	90.1	26.7	50.0	51.6	19.2	22.8	13.5	45.0
	Owners - with mortgage	52.6	68.3	67.7	36.0	36.5	48.9	48.1	54.5	98.0	36.8	52.7	59.5	27.4	29.1	15.1	61.1
	Renters / other	29.6	32.3	32.2	23.1	24.3	27.2	26.3	27.1	62.6	20.2	37.5	34.4	16.0	15.8	11.8	28.3

Source: Eurosystem Household Finance and Consumption Survey.

See the section "General notes" below for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.

Total gross household income is calculated as the sum of the employee income, self-employment income, income from public pensions, income from private and occupational pensions and income from unemployment benefits (items collected for households members aged 16+) and income from social transfers other than unemployment benefits, regular private transfers (such as alimonies), rental income from real estate property, income from financial investments, income from private business or partnership and regular income from other sources (items collected at the household level). The income reference year is 2007 (Spain), 2010 (Italy), 2009 (Finland, Luxembourg, Netherlands, Portugal). For Greece, Malta, and Slovakia the income reference period is the last 12 months preceding the survey (with the survey having taken place in 06/2009-09/2009 for Greece, 10/2010-02/2011 for Malta and 09/2010-10/2010 for Slovakia).Income and net wealth quantiles are quantiles of the total 15 countries sample for the all countries column, quantiles in a respective country for the country columns. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

See country notes: AT2, BE1, DE1, FI20, GR1, IT5, IT6, IT8, NL3, SI1, SK1 for information on country-specific issues that may affect the comparability of the numbers

X. DEMOGRAPHIC INFORMATION

% of households

		All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household size	**1**	31.6	33.8	39.6	20.1	18.4	35.3	24.9	20.8	30.0	18.8	35.8	38.7	17.7	27.0	23.1	39.6
	2	32.1	31.7	34.5	28.3	29.5	32.5	30.4	30.9	28.0	25.7	33.4	34.7	30.6	26.5	23.8	34.7
	3	16.6	15.1	12.8	24.2	25.3	13.8	19.5	18.2	17.0	22.3	12.8	11.3	25.9	18.7	20.4	11.0
	4	14.1	12.6	9.4	23.3	21.4	12.0	18.7	17.5	16.0	22.1	11.2	8.9	18.6	20.5	21.5	9.6
	5+	5.6	6.8	3.8	4.1	5.4	6.4	6.5	12.6	9.0	11.1	6.9	6.5	7.3	7.4	11.2	5.1
Age of RP	**16-34**	15.7	17.1	18.0	15.2	14.9	19.4	8.6	18.1	16.8	8.7	13.8	17.2	11.6	13.0	16.1	22.2
	35-44	19.6	19.6	18.1	20.7	22.5	19.1	20.4	18.2	22.6	22.5	21.0	18.4	21.2	16.7	19.7	15.6
	45-54	19.9	20.0	20.3	17.7	20.8	16.9	21.1	23.8	22.7	21.5	21.9	20.6	19.5	27.5	24.7	18.8
	55-64	17.1	16.8	14.9	18.6	16.0	18.4	17.5	16.6	15.8	21.9	20.8	19.4	18.4	19.3	19.1	19.2
	65-74	14.5	12.3	16.1	15.5	13.4	11.7	16.2	13.9	13.8	13.7	14.6	14.4	15.5	12.8	16.4	12.2
	75+	13.2	14.2	12.7	12.4	12.6	14.5	16.2	9.4	8.3	11.7	7.8	9.9	13.8	10.7	4.1	12.0
Housing status	**Owners - outright**	40.7	41.2	26.2	58.5	55.9	38.3	59.1	41.7	34.3	65.7	13.2	31.1	47.0	69.3	80.6	36.4
	Owners - with mortgage	19.4	28.5	18.0	13.9	26.8	17.0	9.6	35.0	32.8	12.1	43.9	16.7	24.5	12.5	9.3	32.8
	Renters / other	39.9	30.4	55.8	27.6	17.3	44.7	31.3	23.3	32.9	22.3	42.9	52.3	28.5	18.2	10.1	30.8

Source: Eurosystem Household Finance and Consumption Survey.

Weighted population structures of the HFCS samples.

Owners refers to households owning their main residence - outright are owners without mortgage collateralised on the household's main residence, owners with mortgage owners with mortgage collateralised on the household's main residence. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

GENERAL NOTES

All statistics in this document are calculated using the final estimation weights, which ensure that the figures are representative of the population. Within each country, the sum of estimation weights equals the total number of households in the country, so that the sum of weights in the whole dataset equals the total number of households in the 15 countries participating in the first wave of the survey.

The document "The Eurosystem Household Finance and Consumption Survey – Methodological Report for the First Wave" provides a detailed overview of the main methodological features of the survey. That report describes the survey mode, fieldwork, the questionnaire, the sample design, the unit and item non-response and weighting, multiple estimation, variance estimation, statistical disclosure control, and comparability issues of the HFCS.

In the interpretation of results it should be kept in mind that the reference years of the country surveys vary between 2008/2009 and 2010/2011, as indicated in the table of reference periods available on the following pages. The differences in reference years can be particularly relevant for the values of financial and real assets, many of which have declined during the financial and economic crisis.

Percentage shares may not sum to 100 because of rounding.

M stands for a missing value – item was not collected in a given country.

N stands for "not calculated" because less than 25 observations are available.

Standard errors, displayed in brackets with a grey font, were calculated with the Rao-Wu rescaled bootstrap method using replicate weights provided by the countries (1000 replicates; see chapter 7 of the HFCS Methodological Report for details), and take into account the fact that the data are multiply imputed (chapter 7 of the HFCS Methodological report).

Household reference person

The household reference person is chosen according to the international standards of the so-called Canberra Group (UNECE 2011), which uses the following sequential steps to determine a unique reference person in the household:

- household type [determined by a) one of the partners in a registered or de facto marriage, with dependent children, b) one of the partners in a registered or de facto marriage, without dependent children, and c) a lone parent with dependent children],
- the person with the highest income,
- the eldest person.

Net wealth and its main components

Net wealth is defined as the difference between total (gross) assets and total liabilities. Total assets consist of real assets and financial assets.

Real assets include:
- value of the household main residence (for owners)
- value of other real estate property
- value of vehicles (cars and other vehicles, such as boats, planes or motorbikes)
- value of valuables
- value of self-employment businesses of household members.

Financial assets consist of:
- deposits (sight accounts, saving accounts)
- investments in mutual funds
- bonds
- investments held in non-self-employment private businesses
- publicly traded shares
- managed investment accounts
- money owed to households as private loans
- other financial assets: options, futures, index certificates, precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties or any other.
- private pension plans and whole life insurance policies.

Current value of public and occupational pension plans is not included.

Total liabilities (debt) consist of:
- outstanding amount of household main residence mortgages and other real estate property mortgages
- outstanding amount of debt on credit cards and credit lines/bank overdrafts

- outstanding amounts of other, non-collateralized, loans (including loans from commercial providers and private loans).

Household income

Household income is measured as gross income and is defined as the sum of labour and non-labour income for all household members. Labour income is collected for all household members aged 16 and older, other income sources are collected at the household level. In some countries, as gross income is not well known by respondents it is computed from the net income given by the respondent.

Specifically, the measure for gross income includes the following components: employee income, self-employment income, income from pensions, regular social transfers, regular private transfers, income from real estate property (income received from renting a property or land after deducting costs such as mortgage interest repayments, minor repairs, maintenance, insurance and other charges), income from financial investments (interest and dividends received from publicly traded companies and the amount of interest from assets such as bank accounts, certificates of deposit, bonds, publicly traded shares etc. received during the income reference period less expenses incurred), income from private business and partnerships and other non-specified sources of income. See section 9.2.4 of the Methodological Report on details on the collection of income variables in various countries.

Indicators of debt burden, financial fragility and credit constraints

Debt-asset ratio: ratio of total liabilities to total gross assets. Defined for indebted households.

Debt-income ratio: ratio of total liabilities and total gross household income. Defined for indebted households.

Debt service-income ratio: ratio of total monthly debt payments to household gross monthly income.

Payments for household's total debt are the monthly payments (or the monthly equivalent of other time frequency payments) of the household to the lender to repay the loan. They include interest and repayment but exclude any required payments for taxes, insurance and other fees. The household's total payments include the payments for mortgages and the payments for other loans, such as car loans, consumer and instalment loans and loans from relatives, friends, employers etc.

Debt service-income ratio can be calculated for all indebted households, or only for indebted households excluding those having only credit line, overdrafts or credit card debt.

Mortgage debt service-income ratio: ratio of total monthly mortgage debt payments (i.e., payments made to repay all mortgages, for the HMR and other properties) to household gross monthly income. Defined for households with mortgage debt.

Loan-Value ratio of HMR: ratio of outstanding amount of HMR mortgage to current value of the HMR. Defined for households with HMR mortgage debt.

Net liquid assets to income: ratio of net liquid assets to household gross annual income. Net liquid assets are calculated as the sum of value of deposits, mutual funds, bonds, non-self-employment business wealth, (publicly traded) shares and managed accounts, net of credit line/overdraft debt, credit card debt and other non-mortgage debt. Defined for all households.

Credit constrained household: household who applied for credit and was turned down and do not report successful later reapplication, or those who applied for credit but were not given as much as they applied for or those who did not apply for credit due to a perceived credit constraint.

Surveys were carried out in different periods, and refer to different time horizons for assets, liabilities and income.
The data have been aggregated without considering neither price adjustments for the differences in reference years across countries, nor PPP adjustments across countries (see the "Methodological Report for the First Wave" for more details).

	Fieldwork	Assets & Liabilities	Income
Belgium	04/10 – 10/10	Time of interview	2009
Germany	09/10 – 07/11	Time of interview	2009
Greece	6/09 – 9/09	Time of interview	Last 12 months
Spain	11/08 – 07/09	Time of interview	2007
France	10/09 – 02/10	Time of interview	2009
Italy	01/11 – 08/11	31.12.2010	2010
Cyprus	04/10 – 01/11	Time of interview	2009
Luxembourg	09/10 – 04/11	Time of interview	2009
Malta	10/10 – 02/11	Time of interview	Last 12 months
Netherlands	04/10 – 12/10	31.12.2009	2009
Austria	09/10 – 05/11	Time of interview	2009
Portugal	04/10 – 07/10	Time of interview	2009
Slovenia	10/10 – 12/10	Time of interview	2009
Slovakia	09/10 – 10/10	Time of interview	Last 12 months
Finland	01/10 – 05/10	31.12.2009	2009

COUNTRY SPECIFIC NOTES

Austria

AT1 Saving contracts include life insurance contracts due to its common use as a savings vehicle and the data collection at the household level. Values of life insurance contracts calculated based on the information on starting time and length of the contract, contribution to the life insurance and periodicity of the contribution.

AT2 If respondents were not able to provide gross amounts, net income was collected for employee, self-employment and pension income and converted to gross amounts using information on the employment status, household structure, geographical location and the tax code in Austria.

AT3 Every farmer is treated as having a self-employed business. In case the farmer could not separate the values of the household's main residence from the value of the farm the value was split during the imputation procedure according to similar farmers who gave separated values. The total of self-employed business and household main residence was not changed by the procedure but only the share going towards each category was imputed.

Belgium

BE1 If respondents were not able to provide gross amounts, net income was collected for employee, self-employment and pension income and gross amounts estimated.

Germany

DE1 Information on employee and self-employment income could be provided as monthly income together with the number of months when this income was earned. In these cases annual income was calculated as a product of these values.

Spain

ES1 The variable on access to financial assistance is not collected.

ES2 In the questionnaire, the time span for the question on loans applied for is the past two years, in other countries the time span is the past three years.

ES3 The variable on expecting gifts and inheritances is not collected.

ES4 The proportion of households that perceive credit constraint in Spain is likely an upward estimate. The reason is that the "asked not for credit because of fear to be rejected" is the answer to a multiple question about "Why asked not for credit?" for households who did not ask for a loan.

Finland

FI1 Value of valuables not collected.

FI2 The values of vehicles are collected from registers and register-based estimation.

FI3 Ownership and values of household main residence and other properties are collected from registers and through register-based estimation.

FI4 Ownership of saving accounts not separately collected. Deposits covered jointly under the sight accounts item.

FI5 Value of saving accounts not collected separately, amounts are included jointly in the sight accounts item. The values of deposits are estimated with statistical matching, using the 2004 wealth survey as a donor data.

FI6 Values of unlisted shares are collected from register-based estimation. Values are calculated for enterprises that paid dividends in the year 2009.

FI7 Self-employment businesses include all unlisted shares. No distinction can be made between self-employment and non- self-employment private businesses,

FI8   Values of publicly traded shares, bonds and mutual funds are collected from registers. Municipal and sovereign bonds are not included in the data.

FI9   Extra assets in managed accounts not collected.

FI10   Money owed to household as private loans not collected.

FI11   Other assets item is not collected.

FI12   Data on outstanding amounts of debt and loan payments is register data.

FI13   In Finland, liabilities are classified by the purpose of the loan, as it is recorded in the tax register. Loans are classified either as HMR mortgages or other loans. Loans taken to purchase other properties cannot be separated and they are included in Non-mortgage loans.

FI14   Credit line/overdraft debt and credit card debt are not collected.

FI15   Only HMR mortgage payments are available. Payments for other property mortgages and for non-collateralised debt are not collected.

FI16   Debt service to income ratio not provided, due to the limited coverage of debt payments (only HMR mortgage debt payments are collected).

FI17   Food consumption expenditure items are not collected.

FI18   The variable on making private transfers to other households not collected.

FI19   Variables on access to credit and credit constraints not collected.

FI20   All income data are register data, except for income from regular private transfers, which is survey data.

FI21   The variable on access to financial assistance not collected.

FI22   The variable on expecting gifts and inheritances not collected.

FI23   The variable on the relationship between income and expenditure not collected.

FI24   Variables on received gifts and inheritances not collected.

FI25   Income from private business other than self-employment not collected.

France

FR1   The variables for other properties have not been fully imputed.

FR2   Valuables are constructed as a residual between total assets and the sum of all other specific assets, and is thus reported for all households. Information about vehicles is not collected, but the value of vehicles is included in valuables.

Greece

GR1   Income collected as net income, gross values estimated.

Italy

IT1   Food consumption collected as one item including food consumption at home and outside home.

IT2   The variable on the relationship between income and expenditure not collected.

IT3   Credit constrained households variable not provided. Credit constrained households questions only partly covered in Italy - question on success with re-application after initial request for credit was refused not asked. Other comparability issues in wording.

IT4   Variables on received gifts and inheritances not collected.

IT5   Income from private business other than self-employment not collected.

IT6   Information on income from financial investments is estimated using average interest rates and information collected on households' financial assets.

IT7   The variable on access to financial assistance not collected.

IT8   Income collected as net income, gross values estimated.

IT9   All Italian government securities are included in bonds.

Netherlands

NL1   Information on the values of bonds is incomplete, as some data from respondents that indicated having this item is missing.

NL2   Information on the values of other property mortgages and non-collateralised loans are incomplete, as some data from respondents that indicated having this item is missing.

NL3   Missing observations for income from private business other than self-employment were not imputed due to the low number of responses.

Slovenia

SI1   If respondents were not able to provide gross amounts, net income was collected and gross amounts estimated.

Slovakia

SK1   Personal income data were collected only from persons aged 17+.

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EUROSYSTEM HOUSEHOLD FINANCE AND CONSUMPTION NETWORK
Statistical Reference Tables for the Household Finance and Consumption Survey
2013