



EUROPEAN CENTRAL BANK
EUROSYSTEM

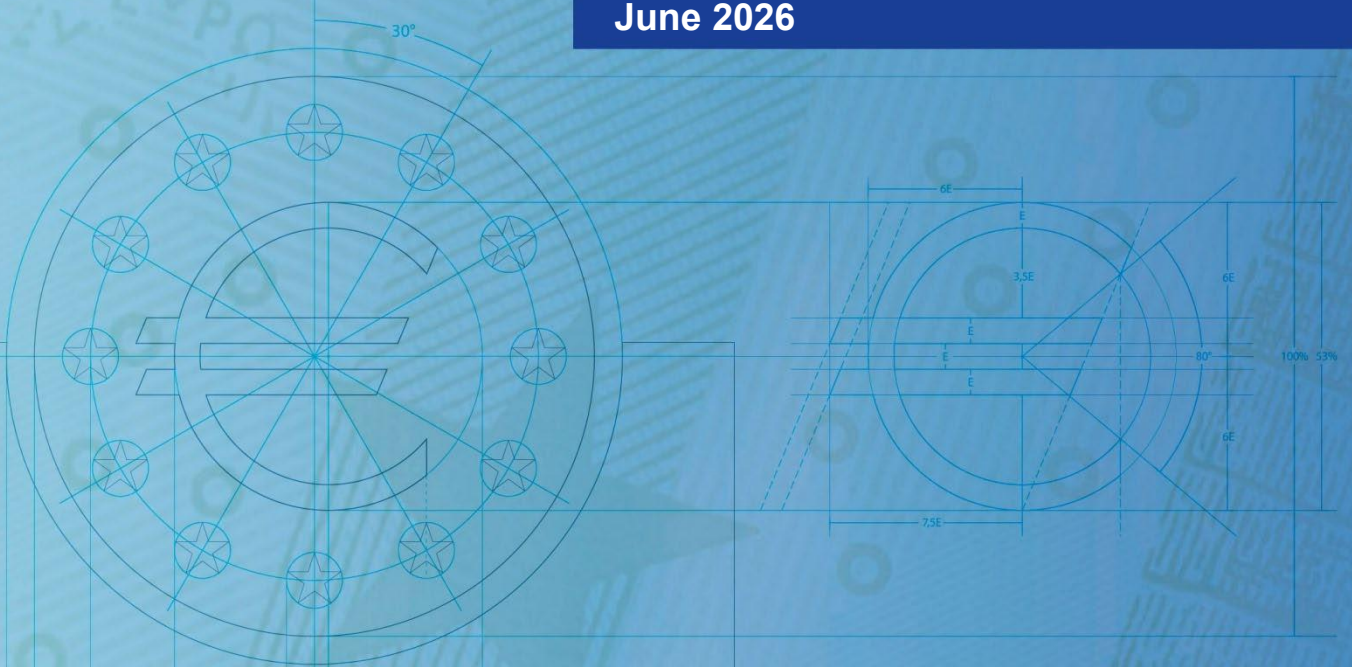
The Household Finance and Consumption Survey

Wave 2023

Statistical tables



June 2026



Introduction

The Household Finance and Consumption Survey (HFCS), a joint project of central banks and national statistical institutes of the European Union, 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 22 European Union member states for a sample of around 90,000 households.

This set of tables has to be seen as a complement to the reports "The Household Finance and Consumption Survey - Results from the 2023 wave" and "The Household Finance and Consumption Survey Methodological report from the 2023 wave", which provide key stylised facts and information about the main methodological features of the survey.

These statistical tables are based on HFCS data available as of June 2026 (version 5.0).

Finally, it should be emphasized that cross-country differences in survey results should be interpreted with caution. Despite the improvement in the HFCS data comparability made possible by a considerable effort in ex-ante harmonisation, remaining methodological differences may account for part of observed differences across countries. For example, the coverage of the top of the wealth distribution may be affected by differences in sample design and particularly in the oversampling of most affluent households. Moreover, differences between countries in statistics of interest must be assessed against relevant institutional and socio-demographic differences. The shape of the distribution of income or wealth among households crucially depends, for example, on the household structure, hence on the age composition of the population and on factors affecting household formation. Institutional and methodological issues affecting cross-country comparability of results are further discussed in Section 9.2 of the HFCS methodological report for the 2023 wave.

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A. Main tables

Table A1 Main aggregates - medians

EUR thousands / % of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
All	DA3001 Total assets	172.2	319.0	149.0	125.0	115.5	340.1	106.8	186.3	205.3	123.3	178.7	281.1	49.6	75.7	880.8	81.2	399.5	265.0	137.7	182.0	160.9	142.0	150.5
		(2.7)	(11.7)	(3.1)	(8.6)	(3.8)	(7.2)	(5.2)	(3.9)	(4.1)	(4.5)	(5.0)	(11.5)	(4.3)	(2.6)	(37.5)	(1.2)	(1.1)	(7.0)	(7.4)	(3.3)	(3.8)	(3.7)	(3.1)
	DL1000 Total outstanding balance of household's liabilities	31.8	80.0	17.3	20.0	10.8	34.7	8.0	28.8	44.0	8.6	24.0	60.4	5.8	21.6	164.8	5.8	62.5	122.0	16.3	35.3	11.6	27.3	37.9
		(1.0)	(6.2)	(2.0)	(1.8)	(1.1)	(3.3)	(1.7)	(2.1)	(2.6)	(1.0)	(2.0)	(7.2)	(1.4)	(4.3)	(27.3)	(0.5)	(0.1)	(4.5)	(2.3)	(1.7)	(1.5)	(2.5)	(1.6)
	DL1000i Has debt	41.5	48.8	22.0	39.3	52.1	65.6	19.3	56.7	45.9	30.3	26.1	44.0	36.3	16.5	50.4	44.7	33.2	56.6	30.2	41.6	26.7	40.3	58.6
	(0.4)	(1.3)	(0.8)	(1.2)	(1.0)	(0.9)	(1.2)	(0.8)	(0.6)	(1.4)	(1.0)	(1.8)	(1.8)	(1.2)	(1.8)	(0.7)	(0.1)	(0.8)	(1.0)	(0.5)	(1.1)	(1.3)	(0.6)	
	DN3001 Net wealth	140.1	254.2	138.7	103.3	103.3	258.1	103.2	151.6	149.0	117.0	162.8	240.6	44.3	72.1	676.0	76.1	376.4	143.5	124.7	151.8	154.5	125.4	96.0
		(2.3)	(10.4)	(3.3)	(6.7)	(3.2)	(6.0)	(4.5)	(4.3)	(3.8)	(6.0)	(4.6)	(13.9)	(3.5)	(2.4)	(47.8)	(1.5)	(1.1)	(8.2)	(7.1)	(3.1)	(3.8)	(3.7)	(2.1)
Owners	Share	60.1	66.7	73.3	41.8	78.2	67.9	68.2	72.1	57.2	86.9	74.5	73.5	75.5	91.6	61.7	85.6	76.3	56.6	48.2	70.8	76.1	90.4	64.0
		(0.2)	(0.8)	(0.4)	(0.1)	(0.9)	(0.1)	(0.1)	(0.8)	(0.6)	(1.0)	(1.1)	(1.7)	(2.0)	(0.9)	(1.7)	(0.5)	(0.1)	(0.1)	(0.1)	(0.6)	(1.1)	(0.9)	(0.3)
	DA3001 Total assets	317.8	453.0	193.1	470.6	151.4	466.3	156.0	254.9	379.5	141.4	230.0	362.8	65.4	80.8	1256.3	95.3	506.5	439.5	425.0	257.6	206.1	153.5	269.1
		(2.6)	(12.6)	(3.3)	(12.3)	(3.9)	(9.6)	(5.8)	(5.2)	(5.3)	(6.1)	(4.6)	(11.8)	(3.9)	(2.7)	(41.0)	(1.8)	(0.3)	(8.4)	(12.8)	(3.6)	(3.7)	(3.8)	(4.1)
	DL1000 Total outstanding balance of household's liabilities	64.3	112.3	26.5	65.7	15.4	82.1	15.0	49.2	83.5	9.6	35.0	68.0	10.1	25.2	308.0	6.9	73.0	150.1	47.2	54.1	15.2	29.0	82.1
	(2.0)	(6.8)	(2.4)	(7.7)	(1.4)	(4.6)	(3.5)	(2.3)	(3.1)	(1.2)	(4.3)	(8.4)	(2.7)	(4.8)	(24.3)	(0.5)	(0.1)	(4.5)	(4.8)	(2.3)	(2.3)	(2.8)	(1.9)	
	DL1000i Has debt	48.2	58.9	23.6	48.1	55.0	69.8	21.2	58.8	57.0	29.9	29.3	50.5	36.5	16.9	58.5	45.5	39.5	82.9	37.3	45.3	27.4	41.9	61.1
		(0.5)	(1.6)	(1.0)	(1.9)	(1.1)	(0.8)	(1.5)	(0.9)	(0.7)	(1.5)	(1.2)	(2.1)	(2.1)	(1.2)	(2.3)	(0.8)	(0.1)	(0.9)	(1.6)	(0.6)	(1.3)	(1.4)	(0.6)
	DN3001 Net wealth	270.5	375.9	183.3	424.1	133.6	392.9	150.5	216.4	317.5	132.7	216.3	329.7	60.6	77.7	1078.6	89.1	477.5	301.1	399.8	221.5	200.8	138.1	199.1
		(3.1)	(16.7)	(3.5)	(11.2)	(3.9)	(8.0)	(7.0)	(4.4)	(4.1)	(6.9)	(4.2)	(14.6)	(4.1)	(2.7)	(38.6)	(2.1)	(1.0)	(8.4)	(15.6)	(5.0)	(5.0)	(4.1)	(4.0)
Non-owners	Share	39.9	33.3	26.7	58.2	21.8	32.1	31.8	27.9	42.8	13.1	25.5	26.5	24.5	8.4	38.3	14.4	23.7	43.4	51.8	29.2	23.9	9.6	36.0
		(0.2)	(0.8)	(0.4)	(0.1)	(0.9)	(0.1)	(0.1)	(0.8)	(0.6)	(1.0)	(1.1)	(1.7)	(2.0)	(0.9)	(1.7)	(0.5)	(0.1)	(0.1)	(0.1)	(0.6)	(1.1)	(0.9)	(0.3)
	DA3001 Total assets	17.1	19.9	8.1	21.2	9.5	15.8	10.5	13.3	19.3	12.5	9.3	11.2	5.4	6.8	95.1	4.9	21.0	17.2	18.2	10.1	10.4	7.8	7.2
		(0.7)	(2.6)	(0.8)	(1.1)	(1.6)	(1.5)	(0.9)	(1.3)	(0.9)	(2.0)	(0.9)	(2.7)	(1.3)	(1.1)	(16.6)	(0.7)	(0.1)	(1.4)	(0.8)	(0.6)	(1.3)	(1.8)	(0.4)
	DL1000 Total outstanding balance of household's liabilities	6.1	1.9	4.2	7.0	2.8	6.1	2.1	5.5	5.8	4.5	5.0	19.9	2.2	N	17.3	2.3	N	12.7	3.1	4.8	4.7	19.4	11.9
	(0.4)	(0.6)	(0.9)	(0.9)	(0.5)	(0.7)	(0.3)	(0.8)	(0.4)	(1.7)	(1.2)	(11.1)	(0.5)		(3.9)	(0.4)		(2.8)	(0.4)	(0.5)	(1.7)	(4.5)	(0.7)	
	DL1000i Has debt	31.5	28.7	17.7	32.9	41.8	56.7	15.3	51.1	31.2	33.4	16.9	26.0	35.7	11.5	37.5	40.1	12.9	22.3	23.7	32.7	24.5	25.1	54.0
		(0.8)	(2.6)	(1.6)	(1.6)	(2.6)	(2.5)	(1.6)	(1.7)	(1.1)	(4.3)	(2.0)	(3.6)	(4.9)	(3.7)	(3.0)	(2.0)	(0.1)	(1.5)	(1.2)	(1.1)	(2.2)	(3.5)	(1.2)
	DN3001 Net wealth	14.1	17.7	6.9	18.4	8.8	10.7	10.0	9.7	15.7	11.3	8.4	8.0	4.3	6.8	82.9	3.6	21.0	13.7	17.0	7.3	8.4	4.8	2.8
		(0.6)	(2.8)	(0.8)	(1.6)	(1.3)	(1.5)	(1.0)	(1.4)	(0.9)	(1.6)	(0.9)	(2.2)	(1.5)	(1.2)	(15.4)	(0.6)	(0.1)	(1.3)	(0.9)	(0.8)	(1.1)	(1.7)	(0.3)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 a 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: AT1, AT2, BE2, CY1, EE1, EE2, EE3, EE4, F11, F12, F13, F14, F15, F16, F17, F18, F19, FR1, FR3, GR2, GR3, IE1, IE2, IE3, IT2, IT5, LT1, LU1, LU2, LV1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table A2 Main aggregates - means
EUR thousands / % of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
All	DA3001 Total assets	346.0	464.2	191.3	356.8	227.1	546.6	175.3	353.4	375.9	190.1	321.5	433.5	106.0	132.1	1306.8	140.7	538.4	341.4	354.1	323.2	243.8	186.0	277.0
		(5.7)	(23.1)	(4.0)	(16.5)	(12.1)	(20.3)	(7.4)	(17.4)	(6.8)	(8.0)	(14.5)	(21.2)	(17.9)	(17.4)	(80.7)	(2.6)	(0.3)	(7.9)	(18.3)	(9.8)	(15.4)	(6.2)	(4.5)
	DL1000 Total outstanding balance of household's liabilities	81.8	107.8	35.0	83.6	32.9	91.6	26.4	55.8	98.4	22.1	54.3	98.1	20.3	38.6	297.5	16.4	84.5	148.6	57.9	59.5	30.3	43.9	82.4
		(2.2)	(5.0)	(2.0)	(7.9)	(1.6)	(2.7)	(2.2)	(1.6)	(2.6)	(1.9)	(6.2)	(7.4)	(2.0)	(2.9)	(16.2)	(0.6)	(0.1)	(3.7)	(4.3)	(0.8)	(1.8)	(2.5)	(1.0)
	DL1000i Has debt	41.5	48.8	22.0	39.3	52.1	65.6	19.3	56.7	45.9	30.3	26.1	44.0	36.3	16.5	50.4	44.7	33.2	56.6	30.2	41.6	26.7	40.3	58.6
		(0.4)	(1.3)	(0.8)	(1.2)	(1.0)	(0.9)	(1.2)	(0.8)	(0.6)	(1.4)	(1.0)	(1.8)	(1.8)	(1.2)	(1.8)	(0.7)	(0.1)	(0.8)	(1.0)	(0.5)	(1.1)	(1.3)	(0.6)
	DN3001 Net wealth	312.0	411.5	183.6	324.0	209.9	486.6	170.2	321.8	330.7	183.3	307.3	390.3	98.6	125.7	1156.8	133.4	510.3	257.3	336.6	298.4	235.7	168.3	228.7
		(5.4)	(22.7)	(4.0)	(15.4)	(12.0)	(20.1)	(7.4)	(17.3)	(6.5)	(7.9)	(13.9)	(20.9)	(17.8)	(17.1)	(78.9)	(2.6)	(0.3)	(7.9)	(18.1)	(9.8)	(15.3)	(5.8)	(4.4)
Owners	Share	60.1	66.7	73.3	41.8	78.2	67.9	68.2	72.1	57.2	86.9	74.5	73.5	75.5	91.6	61.7	85.6	76.3	56.6	48.2	70.8	76.1	90.4	64.0
		(0.2)	(0.8)	(0.4)	(0.1)	(0.9)	(0.1)	(0.1)	(0.8)	(0.6)	(1.0)	(1.1)	(1.7)	(2.0)	(0.9)	(1.7)	(0.5)	(0.1)	(0.1)	(0.1)	(0.6)	(1.1)	(0.9)	(0.3)
	DA3001 Total assets	521.5	650.8	251.0	703.1	273.6	773.8	232.4	457.9	604.9	210.8	416.3	555.3	135.0	142.7	1849.3	158.4	677.0	561.7	675.0	424.7	304.0	203.0	413.5
		(8.6)	(32.9)	(5.4)	(34.7)	(14.8)	(29.5)	(10.8)	(23.1)	(10.2)	(8.8)	(19.1)	(23.9)	(23.9)	(18.7)	(101.4)	(3.0)	(0.3)	(13.0)	(37.3)	(11.9)	(19.5)	(6.7)	(7.0)
	DL1000 Total outstanding balance of household's liabilities	107.2	127.4	40.5	139.0	38.1	118.6	32.0	68.2	127.9	23.8	61.7	106.3	25.1	40.8	384.9	17.2	90.8	172.9	91.1	71.9	34.5	45.3	112.8
		(3.0)	(5.7)	(2.5)	(15.0)	(1.9)	(3.5)	(2.7)	(1.9)	(3.3)	(2.2)	(7.5)	(8.4)	(2.5)	(3.3)	(19.9)	(0.7)	(0.1)	(3.8)	(6.9)	(1.1)	(2.3)	(2.6)	(1.6)
	DL1000i Has debt	48.2	58.9	23.6	48.1	55.0	69.8	21.2	58.8	57.0	29.9	29.3	50.5	36.5	16.9	58.5	45.5	39.5	82.9	37.3	45.3	27.4	41.9	61.1
		(0.5)	(1.6)	(1.0)	(1.9)	(1.1)	(0.8)	(1.5)	(0.9)	(0.7)	(1.5)	(1.2)	(2.1)	(2.1)	(1.2)	(2.3)	(0.8)	(0.1)	(0.9)	(1.6)	(0.6)	(1.3)	(1.4)	(0.6)
	DN3001 Net wealth	469.9	575.8	241.4	636.2	252.6	691.0	225.6	417.8	532.1	203.7	398.3	501.6	125.8	135.8	1624.2	150.6	641.1	418.3	641.1	392.1	294.6	184.0	344.6
		(8.1)	(32.4)	(5.4)	(31.8)	(14.7)	(29.1)	(10.7)	(23.0)	(9.9)	(8.7)	(18.4)	(23.8)	(23.8)	(18.4)	(99.2)	(3.0)	(0.3)	(12.8)	(37.0)	(11.9)	(19.4)	(6.2)	(6.8)
Non-owners	Share	39.9	33.3	26.7	58.2	21.8	32.1	31.8	27.9	42.8	13.1	25.5	26.5	24.5	8.4	38.3	14.4	23.7	43.4	51.8	29.2	23.9	9.6	36.0
		(0.2)	(0.8)	(0.4)	(0.1)	(0.9)	(0.1)	(0.1)	(0.8)	(0.6)	(1.0)	(1.1)	(1.7)	(2.0)	(0.9)	(1.7)	(0.5)	(0.1)	(0.1)	(0.1)	(0.6)	(1.1)	(0.9)	(0.3)
	DA3001 Total assets	81.5	90.9	27.6	108.1	60.3	65.1	52.9	82.8	69.9	52.4	43.9	95.8	16.9	15.9	434.2	35.5	93.3	54.1	55.7	77.2	51.4	26.3	34.6
		(5.2)	(10.9)	(2.9)	(12.7)	(13.4)	(8.6)	(5.3)	(14.5)	(3.9)	(11.1)	(4.6)	(28.2)	(3.9)	(3.1)	(125.4)	(3.8)	(0.3)	(6.4)	(5.0)	(12.2)	(6.2)	(4.9)	(1.9)
	DL1000 Total outstanding balance of household's liabilities	23.5	27.5	14.7	25.4	8.2	21.0	9.7	19.1	26.5	12.3	17.1	54.1	5.3	N	78.3	10.9	N	30.6	9.2	17.6	15.6	22.5	21.4
		(1.6)	(8.3)	(3.2)	(3.6)	(1.2)	(3.2)	(3.0)	(1.6)	(2.6)	(3.1)	(2.1)	(11.1)	(1.0)		(13.4)	(1.7)		(6.2)	(1.0)	(1.8)	(2.3)	(4.0)	(1.0)
	DL1000i Has debt	31.5	28.7	17.7	32.9	41.8	56.7	15.3	51.1	31.2	33.4	16.9	26.0	35.7	11.5	37.5	40.1	12.9	22.3	23.7	32.7	24.5	25.1	54.0
		(0.8)	(2.6)	(1.6)	(1.6)	(2.6)	(2.5)	(1.6)	(1.7)	(1.1)	(4.3)	(2.0)	(3.6)	(4.9)	(3.7)	(3.0)	(2.0)	(0.1)	(1.5)	(1.2)	(1.1)	(2.2)	(3.5)	(1.2)
	DN3001 Net wealth	74.0	83.0	25.0	99.8	56.8	53.2	51.5	73.0	61.6	48.2	41.0	81.7	15.0	15.5	404.8	31.1	90.4	47.2	53.5	71.5	47.6	20.6	23.1
		(5.2)	(9.9)	(2.8)	(12.6)	(13.4)	(8.1)	(5.2)	(14.5)	(3.7)	(10.5)	(4.5)	(27.9)	(3.9)	(3.2)	(124.7)	(3.6)	(0.3)	(6.4)	(5.0)	(12.2)	(6.1)	(4.6)	(1.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

See the section 'General notes' below for information on the calculation of the tables. 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: AT1, AT2, BE2, CY1, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IE2, IE3, IT2, IT5, LT1, LU1, LU2, LV1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table A3 Net wealth medians - breakdowns
EUR thousands

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	All	140.1	254.2	138.7	103.3	103.3	258.1	103.2	151.6	149.0	117.0	162.8	240.6	44.3	72.1	676.0	76.1	376.4	143.5	124.7	151.8	154.5	125.4	96.0
		(2.3)	(10.4)	(3.3)	(6.7)	(3.2)	(6.0)	(4.5)	(4.3)	(3.8)	(6.0)	(4.6)	(13.9)	(3.5)	(2.4)	(47.8)	(1.5)	(1.1)	(8.2)	(7.1)	(3.1)	(3.8)	(3.7)	(2.1)
Income	Bottom 20%	31.7	32.4	70.6	10.1	34.4	168.0	55.2	43.3	16.5	67.4	50.5	89.7	14.1	51.6	149.8	44.7	275.0	17.0	12.1	63.2	90.6	87.5	6.4
		(3.0)	(24.6)	(6.3)	(2.4)	(5.6)	(14.8)	(8.1)	(6.5)	(2.6)	(6.5)	(9.6)	(26.6)	(4.7)	(4.0)	(76.5)	(2.7)	(2.3)	(4.3)	(1.5)	(5.7)	(6.4)	(5.6)	(1.1)
	20-40%	88.4	173.4	98.7	32.3	75.6	165.0	71.1	89.4	58.1	102.2	102.2	153.4	32.1	65.3	382.6	62.9	267.6	41.8	30.5	102.4	126.3	105.8	50.1
		(3.8)	(31.6)	(7.9)	(8.1)	(6.0)	(24.2)	(7.4)	(6.6)	(8.1)	(7.7)	(9.3)	(27.7)	(7.5)	(3.9)	(93.2)	(3.0)	(0.7)	(10.1)	(3.6)	(7.9)	(10.3)	(8.0)	(5.4)
	40-60%	126.7	208.6	127.9	74.0	81.2	216.6	105.3	147.4	141.7	107.0	167.3	211.6	37.5	65.9	605.4	67.8	327.5	124.7	132.2	137.1	150.2	123.6	100.8
		(5.6)	(28.6)	(7.1)	(13.0)	(6.3)	(25.4)	(10.9)	(7.8)	(10.3)	(10.0)	(10.5)	(24.4)	(7.8)	(3.8)	(83.8)	(3.3)	(1.6)	(20.0)	(27.4)	(7.1)	(10.0)	(6.3)	(7.2)
	60-80%	204.9	281.5	178.1	198.2	137.9	312.0	125.7	190.9	223.4	149.1	209.8	312.6	53.4	77.1	939.8	88.0	405.0	192.9	246.9	187.9	186.0	142.4	140.5
		(5.8)	(31.1)	(7.9)	(20.4)	(8.7)	(20.4)	(13.1)	(11.9)	(8.1)	(11.6)	(9.5)	(27.8)	(7.3)	(4.3)	(83.0)	(3.7)	(0.5)	(17.0)	(20.0)	(10.1)	(9.6)	(9.8)	(7.6)
	80-90%	318.0	373.3	214.9	348.9	170.5	351.9	179.1	299.3	388.9	165.5	307.0	499.0	106.7	107.0	1225.8	137.9	652.0	288.3	343.0	290.0	228.7	173.0	225.0
		(13.2)	(52.0)	(11.8)	(45.2)	(14.1)	(32.1)	(17.9)	(16.3)	(20.8)	(28.3)	(24.1)	(90.3)	(24.6)	(13.9)	(142.6)	(11.0)	(0.8)	(23.6)	(34.3)	(17.4)	(20.1)	(13.0)	(9.5)
	90-100%	573.0	720.1	296.2	651.3	366.8	678.3	289.0	569.0	790.2	250.6	554.7	731.6	161.5	172.7	1882.7	252.6	685.2	346.3	628.8	554.5	326.8	237.7	418.4
		(19.9)	(89.4)	(14.9)	(63.1)	(25.8)	(47.9)	(31.1)	(42.6)	(42.0)	(33.0)	(34.7)	(93.2)	(19.8)	(12.2)	(299.0)	(14.4)	(0.1)	(35.0)	(70.5)	(32.6)	(19.9)	(30.5)	(18.3)
Net wealth	Bottom 20%	2.6	4.6	3.6	0.8	6.0	3.1	4.3	1.9	4.6	15.1	5.2	2.9	1.0	14.9	16.5	5.2	16.0	1.7	2.9	1.7	5.7	23.1	-2.7
		(0.2)	(0.9)	(0.3)	(0.2)	(1.1)	(0.8)	(0.4)	(0.4)	(0.4)	(2.3)	(0.7)	(1.0)	(0.8)	(1.9)	(4.9)	(0.6)	(0.1)	(0.4)	(0.4)	(0.2)	(1.0)	(3.6)	(0.6)
	20-40%	39.1	92.2	65.9	19.2	46.7	86.9	49.5	62.8	34.9	65.7	81.0	106.1	20.1	44.5	208.2	39.6	200.6	25.7	23.2	64.7	82.9	81.7	19.7
		(1.5)	(10.2)	(2.8)	(1.7)	(2.8)	(6.9)	(2.8)	(3.5)	(2.2)	(3.8)	(5.0)	(14.2)	(2.5)	(3.4)	(29.2)	(0.7)	(0.1)	(1.8)	(1.2)	(3.8)	(3.5)	(2.2)	(1.5)
	40-60%	140.2	254.7	139.1	103.3	103.3	258.3	103.5	151.8	149.0	117.2	162.8	241.2	44.5	72.1	678.1	76.1	376.5	143.7	125.3	151.8	154.6	125.5	96.0
		(2.3)	(10.4)	(3.3)	(6.9)	(3.2)	(6.1)	(4.6)	(4.3)	(3.8)	(5.9)	(4.6)	(14.0)	(3.6)	(2.4)	(48.3)	(1.5)	(0.8)	(8.2)	(7.2)	(3.2)	(3.8)	(3.7)	(2.1)
	60-80%	293.0	446.8	215.8	325.3	180.5	451.0	181.6	273.4	320.4	192.4	265.7	405.4	78.7	107.6	1179.1	130.5	609.0	297.8	336.5	273.9	251.4	181.2	220.2
		(3.6)	(19.0)	(3.8)	(13.6)	(5.4)	(10.9)	(8.1)	(7.8)	(6.2)	(9.8)	(6.6)	(24.6)	(4.8)	(3.9)	(49.6)	(2.4)	(0.4)	(9.3)	(8.8)	(5.3)	(7.7)	(4.7)	(3.6)
	80-90%	527.9	751.3	320.1	586.0	319.3	780.1	292.4	502.6	574.8	315.7	444.1	712.6	128.0	171.9	1916.3	222.6	928.8	485.5	620.7	494.7	374.0	250.7	416.1
		(6.8)	(32.5)	(6.8)	(24.9)	(8.8)	(28.5)	(15.8)	(15.4)	(11.2)	(11.6)	(14.4)	(48.1)	(8.7)	(6.8)	(105.3)	(4.9)	(0.6)	(12.4)	(21.4)	(13.0)	(13.6)	(8.7)	(6.1)
	90-100%	1076.4	1328.2	527.8	1231.1	621.9	1541.4	576.8	1068.1	1190.0	555.7	819.0	1329.0	294.1	304.7	3982.3	440.0	1577.6	874.6	1195.5	1046.7	684.1	459.7	817.4
		(20.3)	(83.2)	(26.0)	(68.7)	(42.2)	(64.9)	(42.1)	(42.4)	(34.3)	(40.6)	(22.2)	(143.5)	(90.3)	(24.8)	(513.8)	(15.6)	(0.2)	(40.6)	(82.7)	(43.7)	(48.5)	(34.7)	(20.4)
Household size	1	67.0	151.5	90.9	37.8	51.4	212.4	64.0	99.0	60.5	67.7	111.8	117.6	25.5	65.3	397.0	58.0	249.0	38.4	26.3	100.9	91.5	82.9	39.1
		(3.0)	(19.9)	(5.5)	(7.8)	(4.7)	(11.6)	(5.4)	(6.3)	(5.4)	(6.9)	(9.5)	(29.1)	(5.0)	(3.0)	(75.4)	(2.0)	(0.6)	(6.3)	(1.6)	(4.6)	(5.0)	(5.1)	(2.7)
	2	189.7	311.5	153.2	172.2	126.7	266.8	117.0	190.3	254.8	125.1	185.5	219.1	52.9	76.3	847.5	85.7	399.6	213.4	214.8	150.4	185.4	124.5	183.5
		(4.8)	(28.2)	(6.0)	(19.2)	(7.5)	(13.6)	(5.5)	(9.4)	(7.7)	(9.4)	(6.5)	(26.2)	(5.9)	(4.8)	(88.6)	(3.1)	(0.3)	(13.2)	(11.4)	(5.8)	(7.8)	(5.3)	(5.4)
	3	178.7	276.8	170.5	240.8	140.8	287.6	127.6	151.6	176.2	115.5	186.5	279.2	78.2	83.4	746.3	93.4	395.3	197.8	258.0	173.1	183.3	126.0	152.3
		(5.6)	(26.8)	(7.6)	(43.8)	(10.3)	(21.3)	(16.5)	(9.2)	(13.4)	(9.9)	(12.1)	(38.4)	(9.1)	(10.4)	(87.5)	(5.2)	(1.6)	(21.6)	(32.0)	(9.0)	(13.0)	(7.8)	(8.9)
	4	201.9	311.1	194.2	232.3	204.3	282.9	163.3	169.4	227.3	162.6	207.0	328.4	52.8	109.8	793.5	114.2	472.2	214.9	281.6	206.4	206.1	148.6	181.7
		(8.5)	(27.5)	(8.8)	(56.3)	(18.9)	(22.2)	(13.6)	(9.7)	(15.0)	(14.2)	(13.7)	(31.0)	(12.1)	(23.0)	(79.0)	(6.6)	(0.1)	(25.0)	(11.0)	(10.4)	(11.9)	(9.6)	(13.5)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Housing status	5+	148.4	354.1	199.4	58.7	170.1	291.3	125.5	154.0	112.6	130.8	99.6	329.2	90.7	109.5	872.3	72.9	485.2	259.1	514.3	190.6	224.6	139.5	129.2
		(13.5)	(67.6)	(15.3)	(39.3)	(20.3)	(27.2)	(23.0)	(25.5)	(15.6)	(14.0)	(13.1)	(61.4)	(31.7)	(24.9)	(166.4)	(5.1)	(14.0)	(30.8)	(149.8)	(27.7)	(17.4)	(16.8)	(13.1)
	Owners - outright	292.9	517.3	186.7	445.9	121.7	470.5	147.0	258.9	389.1	136.5	220.0	335.9	57.9	76.3	1276.2	89.5	509.0	500.2	412.0	237.1	199.8	140.4	253.4
		(4.4)	(21.6)	(4.1)	(17.4)	(5.1)	(11.7)	(8.3)	(7.1)	(7.5)	(7.3)	(4.4)	(16.2)	(3.6)	(2.5)	(69.8)	(2.2)	(0.6)	(23.0)	(15.9)	(7.1)	(5.9)	(4.4)	(6.1)
	Owners - with mortgage	232.8	278.9	170.1	380.8	156.7	305.5	167.6	158.3	227.1	105.6	188.2	307.8	92.8	100.6	799.4	88.0	316.6	269.7	359.6	202.0	210.8	128.3	143.2
		(4.7)	(15.6)	(9.7)	(30.0)	(8.4)	(9.6)	(14.1)	(6.3)	(5.8)	(21.1)	(9.9)	(32.6)	(13.9)	(17.6)	(59.4)	(4.7)	(1.7)	(9.3)	(27.7)	(7.4)	(18.6)	(6.3)	(4.8)
	Renters / other	14.1	17.7	6.9	18.4	8.8	10.7	10.0	9.7	15.7	11.3	8.4	8.0	4.3	6.8	82.9	3.6	21.0	13.7	17.0	7.3	8.4	4.8	2.8
		(0.6)	(2.8)	(0.8)	(1.6)	(1.3)	(1.5)	(1.0)	(1.4)	(0.9)	(1.6)	(0.9)	(2.2)	(1.5)	(1.2)	(15.4)	(0.6)	(0.1)	(1.3)	(0.9)	(0.8)	(1.1)	(1.7)	(0.3)
Age of RP	16-34	24.6	97.2	59.9	17.6	62.2	23.9	9.9	23.7	27.7	82.0	53.5	55.9	16.9	59.6	135.0	36.3	257.5	40.9	13.4	36.2	26.9	74.6	5.7
		(2.3)	(14.6)	(11.2)	(3.1)	(8.4)	(5.9)	(2.2)	(6.1)	(3.1)	(13.1)	(21.2)	(52.8)	(6.9)	(9.2)	(29.6)	(3.2)	(0.1)	(7.6)	(1.6)	(4.7)	(5.5)	(6.6)	(1.1)
	35-44	100.4	177.7	138.5	75.9	130.4	151.4	73.9	86.0	102.6	106.3	127.5	223.3	45.4	95.1	423.9	78.3	386.5	121.7	68.9	128.6	111.1	109.5	64.3
		(5.1)	(26.6)	(13.3)	(13.4)	(7.9)	(17.3)	(11.0)	(9.0)	(7.6)	(14.7)	(14.6)	(34.3)	(11.7)	(9.1)	(70.0)	(3.0)	(0.1)	(14.2)	(18.0)	(7.7)	(11.8)	(6.9)	(5.2)
	45-54	160.6	280.5	167.1	157.1	147.1	282.6	119.5	140.8	165.7	126.1	159.0	277.1	61.0	89.3	644.9	93.4	425.6	181.0	186.2	178.9	180.4	151.5	149.1
		(4.6)	(26.6)	(8.7)	(22.1)	(12.0)	(16.8)	(17.7)	(8.3)	(10.0)	(7.1)	(11.2)	(34.1)	(14.1)	(10.4)	(90.1)	(4.7)	(2.6)	(18.2)	(32.3)	(6.8)	(11.4)	(10.5)	(8.5)
	55-64	209.0	337.8	167.9	256.9	132.9	404.5	131.8	201.0	227.5	132.2	206.4	338.2	57.9	71.9	1029.6	97.2	445.0	227.2	231.7	188.1	202.4	148.5	176.8
		(5.9)	(35.2)	(6.6)	(32.6)	(9.5)	(25.9)	(9.4)	(10.2)	(12.3)	(16.7)	(11.1)	(23.5)	(5.2)	(4.3)	(98.5)	(4.4)	(3.5)	(23.7)	(24.3)	(10.3)	(10.3)	(7.5)	(9.2)
65-74	203.7	274.5	138.7	211.6	96.3	415.7	120.9	221.9	270.8	117.6	193.5	212.7	42.1	71.2	1193.7	77.9	408.3	192.0	197.4	202.1	158.8	131.1	179.9	
	(6.2)	(30.7)	(5.6)	(26.5)	(6.0)	(15.7)	(11.8)	(13.4)	(11.9)	(16.1)	(10.6)	(36.4)	(5.6)	(3.1)	(146.9)	(2.8)	(0.1)	(23.4)	(22.0)	(12.2)	(5.7)	(7.6)	(8.9)	
75+	173.3	334.4	113.0	139.8	66.9	385.1	108.2	213.5	231.0	101.3	152.5	173.6	26.8	63.7	1197.9	67.6	392.0	155.6	148.8	137.3	152.3	126.2	180.0	
	(6.7)	(30.7)	(6.5)	(31.4)	(7.4)	(16.6)	(11.6)	(11.7)	(12.3)	(14.9)	(8.3)	(24.7)	(5.0)	(4.5)	(251.6)	(2.9)	(0.1)	(27.2)	(19.4)	(5.6)	(8.1)	(14.8)	(6.8)	

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 quantiles are quantiles of the euro area sample for all euro area 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 the section 'General notes' for more details.

See country notes: AT1, AT2, BE2, CY1, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IE2, IE3, IT2, IT5, LT1, LU1, LU2, LV1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Housing status	Owners - outright	510.3	731.0	245.5	693.4	245.7	809.4	225.3	508.7	621.8	206.1	407.4	519.3	114.6	134.8	1953.2	152.5	681.8	640.5	630.5	415.0	287.3	182.3	426.1
		(10.7)	(58.0)	(5.7)	(36.8)	(18.4)	(39.3)	(11.8)	(36.7)	(15.4)	(9.4)	(21.1)	(27.1)	(26.4)	(20.4)	(158.1)	(3.5)	(0.4)	(40.2)	(40.9)	(14.6)	(19.6)	(7.0)	(10.5)
	Owners - with mortgage	391.7	425.6	219.2	532.4	268.1	543.8	227.9	272.0	398.0	179.9	349.5	468.0	187.5	143.0	1183.3	142.8	528.5	369.1	667.0	349.6	350.7	187.8	249.3
	(13.4)	(26.6)	(13.1)	(64.2)	(24.1)	(40.1)	(15.8)	(13.4)	(11.3)	(24.6)	(28.3)	(44.9)	(63.1)	(9.0)	(91.5)	(6.1)	(0.7)	(13.4)	(71.2)	(19.1)	(67.6)	(12.6)	(10.8)	
	Renters / other	74.0	83.0	25.0	99.8	56.8	53.2	51.5	73.0	61.6	48.2	41.0	81.7	15.0	15.5	404.8	31.1	90.4	47.2	53.5	71.5	47.6	20.6	23.1
		(5.2)	(9.9)	(2.8)	(12.6)	(13.4)	(8.1)	(5.2)	(14.5)	(3.7)	(10.5)	(4.5)	(27.9)	(3.9)	(3.2)	(124.7)	(3.6)	(0.3)	(6.4)	(5.0)	(12.2)	(6.1)	(4.6)	(1.8)
Age of RP	16-34	106.6	173.5	105.9	106.9	140.9	115.2	61.9	85.9	94.9	107.8	132.3	178.3	37.8	76.0	347.5	71.0	324.7	112.9	174.2	119.4	106.6	97.1	42.8
		(11.1)	(18.0)	(10.0)	(29.8)	(22.0)	(12.8)	(13.2)	(11.3)	(8.6)	(10.7)	(20.2)	(44.5)	(5.5)	(7.1)	(54.4)	(5.5)	(0.9)	(15.8)	(54.4)	(13.1)	(33.1)	(11.0)	(2.8)
	35-44	221.5	391.2	181.1	237.5	234.5	302.4	130.8	187.2	231.3	156.1	185.4	348.5	94.6	219.5	622.6	128.8	515.2	218.8	290.2	232.2	171.0	141.5	166.9
		(12.6)	(106.0)	(9.5)	(42.6)	(23.0)	(27.6)	(15.1)	(34.9)	(13.3)	(13.6)	(11.7)	(42.2)	(17.5)	(81.8)	(54.7)	(5.3)	(0.5)	(21.0)	(34.2)	(16.7)	(13.8)	(8.0)	(13.2)
	45-54	342.8	439.5	208.6	409.6	294.9	502.3	180.4	274.8	356.0	211.5	335.7	460.2	133.4	166.9	1043.7	164.3	535.3	301.2	380.0	315.2	314.6	222.1	291.9
		(14.0)	(49.1)	(9.8)	(48.3)	(34.5)	(53.7)	(12.6)	(21.2)	(15.8)	(20.4)	(34.6)	(53.1)	(33.6)	(17.2)	(100.4)	(6.5)	(0.7)	(26.3)	(52.9)	(22.9)	(48.1)	(17.3)	(13.3)
	55-64	409.4	530.4	214.5	440.1	289.0	822.4	209.0	414.7	446.4	205.0	375.5	496.2	171.1	109.3	1692.4	165.9	642.1	335.5	442.4	372.8	259.2	190.0	323.1
	(12.9)	(60.1)	(12.1)	(27.6)	(49.5)	(77.3)	(18.2)	(64.3)	(26.4)	(15.5)	(26.3)	(41.2)	(77.6)	(16.5)	(276.4)	(8.3)	(0.8)	(23.9)	(66.0)	(24.1)	(15.7)	(11.3)	(15.2)	
65-74	387.6	450.4	188.5	411.4	163.9	629.3	181.4	424.0	450.4	213.3	371.9	371.7	65.6	108.8	1860.2	130.2	527.4	297.9	344.9	364.3	266.1	167.9	312.1	
	(19.1)	(36.4)	(10.8)	(64.8)	(17.7)	(30.7)	(20.4)	(25.0)	(16.2)	(24.6)	(63.3)	(49.7)	(8.1)	(29.1)	(253.1)	(7.9)	(0.5)	(16.9)	(28.7)	(20.5)	(24.4)	(14.3)	(13.3)	
75+	342.4	432.0	153.0	343.7	105.2	584.1	207.8	442.8	399.2	158.0	288.2	289.1	41.7	78.3	1924.3	100.9	553.3	260.7	287.2	292.7	194.2	138.5	321.9	
	(12.9)	(33.4)	(11.1)	(29.0)	(9.9)	(30.0)	(24.1)	(37.0)	(14.0)	(15.7)	(43.0)	(39.9)	(4.2)	(5.1)	(435.4)	(3.9)	(0.8)	(17.0)	(20.3)	(21.6)	(32.4)	(17.1)	(19.6)	

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 quantiles are quantiles of the euro area sample for all euro area 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 the section 'General notes' for more details.

See country notes: AT1, AT2, BE2, CY1, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IE2, IE3, IT2, IT5, LT1, LU1, LU2, LV1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

B. Real assets

Table B1 Percentage of households owning real assets

% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1000i Has real assets	92.6	94.5	93.1	83.7	90.8	98.3	94.4	93.6	100.0	97.1	97.7	96.1	92.3	97.8	91.9	94.8	93.4	92.6	87.4	92.0	94.4	97.7	81.2
	(0.3)	(0.7)	(0.5)	(0.9)	(0.7)	(0.4)	(0.5)	(0.4)	(0.1)	(0.5)	(0.4)	(0.8)	(1.3)	(0.3)	(1.1)	(0.3)	(0.1)	(0.6)	(0.5)	(0.4)	(0.6)	(0.4)	(0.5)
DA1110i Has HMR	60.1	66.7	73.3	41.8	78.2	67.9	68.2	72.1	57.2	86.9	74.5	73.5	75.5	91.6	61.7	85.6	76.3	56.6	48.2	70.8	76.1	90.4	64.0
	(0.2)	(0.8)	(0.4)	(0.1)	(0.9)	(0.1)	(0.1)	(0.8)	(0.6)	(1.0)	(1.1)	(1.7)	(2.0)	(0.9)	(1.7)	(0.5)	(0.1)	(0.1)	(0.1)	(0.6)	(1.1)	(0.9)	(0.3)
DA1120i Has other real estate property	25.6	18.9	21.2	18.9	34.5	20.0	41.7	47.0	25.3	26.4	24.4	43.1	54.4	32.3	32.3	21.2	34.3	5.9	11.9	31.1	25.8	27.1	31.7
	(0.4)	(1.2)	(0.9)	(1.0)	(1.0)	(0.6)	(1.6)	(0.9)	(0.5)	(1.3)	(1.1)	(1.9)	(2.1)	(2.0)	(1.7)	(0.6)	(0.1)	(0.5)	(0.7)	(0.6)	(1.1)	(1.3)	(0.5)
DA1130i Has vehicles	80.0	87.4	71.7	76.6	58.2	79.7	80.2	78.9	80.9	80.7	83.5	90.4	69.0	59.9	84.2	72.4	83.2	88.9	80.5	80.7	79.7	79.3	70.0
	(0.3)	(1.0)	(0.7)	(1.0)	(1.0)	(0.8)	(1.2)	(0.7)	(0.5)	(1.1)	(0.7)	(1.1)	(2.3)	(1.3)	(1.3)	(0.6)	(0.1)	(0.7)	(0.7)	(0.5)	(1.0)	(1.1)	(0.6)
DA1140i Has self-employment businesses wealth	10.6	12.2	13.9	8.1	16.9	14.0	17.6	11.7	9.5	6.6	15.9	12.5	16.1	2.9	6.9	17.5	12.5	3.7	5.2	16.7	15.2	15.6	5.1
	(0.2)	(0.6)	(0.6)	(0.5)	(0.8)	(0.6)	(1.0)	(0.6)	(0.3)	(0.8)	(0.8)	(1.2)	(1.6)	(0.5)	(0.9)	(0.4)	(0.1)	(0.4)	(0.5)	(0.5)	(0.8)	(1.1)	(0.2)
DA1400i Has real estate wealth	65.0	69.8	76.0	48.6	83.4	70.4	76.3	79.1	62.1	89.1	76.6	80.0	82.0	92.6	71.6	87.9	80.9	57.6	51.8	75.7	80.3	91.8	67.7
	(0.3)	(0.9)	(0.5)	(0.6)	(0.9)	(0.4)	(0.6)	(0.7)	(0.6)	(0.9)	(1.0)	(1.6)	(1.8)	(0.9)	(1.6)	(0.5)	(0.1)	(0.2)	(0.4)	(0.6)	(1.0)	(0.8)	(0.3)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: AT2, FI1, FI3, FI4, IE3, IT5, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table B2 Real assets - conditional medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1000 Total real assets	161.4	280.4	144.8	146.1	102.4	309.9	107.9	172.2	164.7	120.1	158.8	270.1	46.8	72.0	818.8	78.5	376.2	250.8	194.2	183.1	158.2	134.9	163.8
	(2.1)	(8.6)	(2.5)	(13.4)	(2.2)	(5.3)	(5.4)	(3.2)	(4.2)	(4.7)	(2.9)	(11.4)	(3.9)	(2.4)	(31.5)	(0.5)	(0.1)	(5.0)	(9.0)	(3.5)	(4.1)	(3.7)	(2.8)
DA1110 Value of household's main residence	200.0	300.0	145.8	300.0	95.0	340.0	100.0	150.0	242.0	101.5	150.0	250.0	38.8	65.0	900.0	78.5	350.0	360.0	317.6	180.4	150.0	120.0	148.2
	(0.3)	(11.3)	(3.0)	(7.6)	(3.3)	(9.4)	(2.6)	(0.5)	(3.6)	(5.8)	(1.5)	(4.8)	(3.6)	(4.0)	(22.5)	(2.3)	(0.1)	(6.8)	(15.8)	(3.8)	(1.4)	(2.6)	(1.8)
DA1120 Value of other real estate property	122.6	240.7	80.8	190.0	57.1	300.0	71.2	100.0	158.4	50.0	100.0	117.0	11.8	20.0	564.0	65.5	250.0	215.0	200.0	110.1	89.9	35.6	106.0
	(2.9)	(21.1)	(9.8)	(19.2)	(4.2)	(13.1)	(6.1)	(3.1)	(6.1)	(3.6)	(6.5)	(13.0)	(2.3)	(1.7)	(66.9)	(2.4)	(2.4)	(29.4)	(18.9)	(6.2)	(7.3)	(5.7)	(2.0)
DA1130 Value of household's vehicles	8.0	7.0	6.2	10.0	6.5	12.0	6.0	7.3	8.0	6.0	8.0	10.0	5.8	5.0	20.0	3.4	8.8	6.4	12.0	9.9	9.0	7.6	9.6
	(0.1)	(0.5)	(0.2)	(0.3)	(0.3)	(0.6)	(0.4)	(0.4)	(0.1)	(0.5)	(0.4)	(0.5)	(0.5)	(0.2)	(1.2)	(0.2)	(0.1)	(0.4)	(0.3)	(0.2)	(0.5)	(0.5)	(0.2)
DA1140 Value of self-employment businesses	40.0	37.0	8.3	40.0	5.3	45.0	40.6	37.0	45.1	72.9	50.0	146.4	9.4	31.0	108.6	3.9	170.0	15.5	196.8	27.2	7.3	10.5	23.9
	(4.4)	(17.4)	(1.2)	(17.6)	(1.1)	(7.0)	(4.2)	(6.8)	(6.2)	(30.9)	(5.8)	(27.6)	(3.0)	(8.4)	(72.3)	(0.9)	(0.1)	(10.5)	(129.3)	(3.3)	(3.0)	(2.8)	(4.3)
DA1400 Real estate wealth	236.7	350.0	166.6	328.0	101.6	370.0	120.1	187.0	263.5	120.0	180.0	298.5	47.0	70.0	972.0	78.5	400.0	370.6	326.3	200.0	170.3	130.0	189.8
	(3.2)	(11.3)	(3.1)	(17.0)	(2.9)	(9.5)	(5.9)	(4.5)	(3.6)	(3.9)	(6.4)	(12.7)	(4.5)	(2.9)	(31.9)	(0.1)	(0.1)	(5.2)	(17.1)	(4.0)	(7.4)	(4.3)	(3.1)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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.

Medians are conditional, among households owning the particular assets.

See country notes: AT2, FI1, FI3, FI4, IE3, IT5, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table B3 Real assets, ownership of HMR - breakdowns
% of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	All	60.1	66.7	73.3	41.8	78.2	67.9	68.2	72.1	57.2	86.9	74.5	73.5	75.5	91.6	61.7	85.6	76.3	56.6	48.2	70.8	76.1	90.4	64.0
		(0.2)	(0.8)	(0.4)	(0.1)	(0.9)	(0.1)	(0.1)	(0.8)	(0.6)	(1.0)	(1.1)	(1.7)	(2.0)	(0.9)	(1.7)	(0.5)	(0.1)	(0.1)	(0.1)	(0.6)	(1.1)	(0.9)	(0.3)
Income	Bottom 20%	46.3	40.7	58.3	21.6	64.2	57.9	69.9	55.5	28.2	85.4	56.0	56.6	64.0	91.9	38.0	84.7	63.2	33.8	29.6	59.1	70.6	86.9	29.6
		(0.9)	(3.4)	(2.1)	(2.9)	(2.8)	(2.0)	(2.5)	(2.1)	(1.6)	(2.3)	(2.5)	(4.8)	(5.9)	(1.2)	(4.7)	(1.3)	(0.1)	(2.8)	(1.9)	(1.6)	(2.9)	(1.9)	(1.5)
	20-40%	54.1	59.4	64.7	30.1	74.5	56.1	62.3	61.5	43.5	84.9	66.3	60.8	76.4	96.6	53.3	82.9	73.9	41.1	31.3	63.5	73.9	85.9	53.1
		(1.0)	(3.7)	(2.3)	(2.8)	(2.5)	(2.8)	(2.9)	(2.0)	(1.7)	(2.5)	(2.7)	(5.0)	(5.7)	(0.9)	(4.6)	(1.2)	(0.1)	(2.7)	(2.2)	(1.8)	(2.9)	(2.4)	(1.5)
	40-60%	58.1	62.2	74.3	37.0	76.3	61.9	68.0	75.8	55.9	87.0	78.0	77.4	70.8	87.7	65.0	83.0	76.5	55.8	47.8	70.8	72.4	93.6	66.2
		(1.1)	(3.7)	(2.0)	(3.0)	(2.3)	(2.7)	(2.6)	(1.8)	(1.6)	(2.6)	(2.9)	(4.1)	(6.2)	(2.5)	(4.1)	(1.4)	(0.1)	(2.4)	(2.5)	(1.7)	(2.6)	(1.7)	(1.3)
	60-80%	65.9	81.1	81.4	52.9	82.4	75.7	67.5	78.7	71.7	86.0	81.0	85.1	75.2	88.7	73.1	85.7	82.8	72.2	58.2	75.5	76.7	91.3	78.5
		(1.0)	(3.3)	(1.7)	(2.9)	(2.1)	(2.4)	(2.5)	(1.7)	(1.3)	(2.9)	(2.3)	(4.0)	(4.2)	(3.5)	(3.8)	(1.2)	(0.1)	(2.5)	(2.2)	(1.6)	(2.1)	(2.4)	(1.0)
	80-90%	73.8	85.4	84.8	61.5	91.1	84.4	69.2	89.6	84.5	90.7	91.7	88.2	87.6	93.8	78.4	90.2	78.1	78.6	70.8	82.3	83.9	92.4	89.7
		(1.5)	(4.6)	(2.6)	(4.5)	(2.6)	(4.6)	(4.0)	(1.7)	(1.6)	(3.2)	(2.3)	(4.4)	(4.7)	(2.0)	(5.6)	(1.5)	(0.1)	(3.5)	(3.6)	(2.0)	(3.0)	(3.0)	(1.0)
	90-100%	78.6	94.9	90.8	73.6	96.5	91.9	77.7	88.8	88.9	92.3	91.0	87.6	94.7	92.8	80.1	93.3	92.2	81.6	77.3	87.8	90.4	96.2	95.4
		(1.5)	(2.4)	(2.3)	(3.4)	(1.4)	(2.3)	(4.5)	(1.9)	(1.2)	(3.0)	(1.9)	(4.6)	(2.4)	(2.1)	(5.2)	(1.2)	(0.1)	(3.6)	(2.7)	(1.8)	(2.2)	(2.1)	(0.7)
Net wealth	Bottom 20%	3.5	3.6	2.3	2.5	28.2	2.0	2.8	13.7	1.2	46.7	4.0	10.5	20.7	64.1	7.7	43.8	5.4	8.0	0.6	3.7	9.2	58.5	9.1
		(0.3)	(1.6)	(0.6)	(0.9)	(3.3)	(0.8)	(1.9)	(1.8)	(0.3)	(4.4)	(1.1)	(3.1)	(5.3)	(3.5)	(2.1)	(2.0)	(0.1)	(1.9)	(0.5)	(0.7)	(2.8)	(3.8)	(0.9)
	20-40%	31.8	47.2	72.5	2.4	80.9	49.0	67.4	69.2	19.1	95.3	77.6	71.9	77.6	97.3	36.5	92.7	86.6	10.9	1.1	66.9	83.7	95.4	34.5
		(1.1)	(4.0)	(2.1)	(0.7)	(2.2)	(1.9)	(2.9)	(2.3)	(1.8)	(1.6)	(4.2)	(7.2)	(5.8)	(1.2)	(5.8)	(1.0)	(0.1)	(2.2)	(0.6)	(2.3)	(3.0)	(1.6)	(1.5)
	40-60%	80.2	92.0	95.5	36.6	91.5	93.9	89.5	87.4	77.4	97.9	95.7	93.6	85.3	99.0	81.2	97.3	97.2	74.3	50.3	91.9	94.8	98.9	83.5
		(0.9)	(1.8)	(1.1)	(2.3)	(1.5)	(1.8)	(1.6)	(1.6)	(1.4)	(1.0)	(1.3)	(2.5)	(3.2)	(0.6)	(3.7)	(0.5)	(0.1)	(2.1)	(1.6)	(1.1)	(1.3)	(0.7)	(1.1)
	60-80%	90.6	96.3	97.5	76.5	94.2	97.2	89.9	94.8	92.8	98.2	98.1	96.5	95.4	98.3	91.0	97.6	94.8	93.5	93.5	95.7	96.8	99.9	95.0
		(0.6)	(1.2)	(0.8)	(2.2)	(1.3)	(1.5)	(1.9)	(1.0)	(0.8)	(0.9)	(0.3)	(2.4)	(2.1)	(1.0)	(3.0)	(0.5)	(0.1)	(1.4)	(1.1)	(0.6)	(1.3)	(0.1)	(0.6)
	80-90%	94.6	91.6	99.4	92.1	96.4	97.1	89.6	95.2	95.6	96.0	97.3	97.2	98.6	99.8	92.9	96.4	98.9	96.3	96.3	96.8	97.1	98.7	97.2
		(0.7)	(3.0)	(0.6)	(2.5)	(1.6)	(1.2)	(3.8)	(1.2)	(0.7)	(2.2)	(2.7)	(3.4)	(1.0)	(0.3)	(3.7)	(0.8)	(0.1)	(2.1)	(1.4)	(1.1)	(1.5)	(1.6)	(0.6)
	90-100%	94.5	97.6	98.2	90.1	96.3	98.4	94.0	96.4	95.7	97.3	97.4	93.6	98.6	99.7	91.6	96.9	96.7	96.5	94.7	95.0	95.9	99.8	98.4
		(0.7)	(1.1)	(1.0)	(2.2)	(1.5)	(0.8)	(2.1)	(1.3)	(0.8)	(1.6)	(0.7)	(3.5)	(1.4)	(0.3)	(4.0)	(0.8)	(0.1)	(1.7)	(1.7)	(1.0)	(1.9)	(0.4)	(0.6)
Household size	1	46.2	53.6	63.6	28.4	67.8	64.9	60.0	64.3	42.3	80.1	67.1	60.7	65.1	90.3	50.3	79.8	64.8	38.5	32.7	63.2	65.7	80.6	48.2
		(0.6)	(2.2)	(1.4)	(1.4)	(2.0)	(1.9)	(2.1)	(1.7)	(1.1)	(2.5)	(2.2)	(4.1)	(4.3)	(1.2)	(3.6)	(1.0)	(0.1)	(1.3)	(0.2)	(1.2)	(2.3)	(2.3)	(0.9)
	2	66.2	69.1	76.0	48.1	82.3	67.2	76.9	76.4	69.2	90.8	81.1	72.3	84.6	93.4	63.9	85.1	79.5	63.5	54.3	71.0	84.9	91.1	76.5
		(0.7)	(2.3)	(1.4)	(1.8)	(1.5)	(1.6)	(1.7)	(1.3)	(1.1)	(1.6)	(1.9)	(3.1)	(2.3)	(1.5)	(3.3)	(1.1)	(0.1)	(1.6)	(1.1)	(1.0)	(1.3)	(1.5)	(0.8)
	3	70.6	75.4	76.6	61.8	86.4	67.6	68.4	74.8	62.1	83.3	78.1	80.4	82.5	94.4	66.9	89.7	82.7	73.8	58.3	73.3	78.1	90.0	79.2
		(1.0)	(3.8)	(2.2)	(3.5)	(2.2)	(2.3)	(2.5)	(1.6)	(1.9)	(2.8)	(2.0)	(3.6)	(4.4)	(1.7)	(3.9)	(1.1)	(0.1)	(3.4)	(2.7)	(1.3)	(2.2)	(1.8)	(1.6)
	4	71.5	80.6	82.5	52.6	87.3	70.9	69.2	74.6	71.6	91.2	79.4	79.8	75.2	92.3	72.5	93.3	82.2	81.3	63.3	78.1	75.7	92.0	87.2
		(1.1)	(3.8)	(2.1)	(4.1)	(2.1)	(2.8)	(2.5)	(1.9)	(1.7)	(2.0)	(2.2)	(4.2)	(5.4)	(3.6)	(4.0)	(0.9)	(0.1)	(3.1)	(2.3)	(1.4)	(2.3)	(1.9)	(1.4)
	5+	63.2	81.0	80.1	42.5	88.1	72.6	68.9	71.2	53.7	87.8	60.3	87.4	79.5	84.3	65.4	90.7	79.7	78.1	70.3	77.6	82.5	93.3	81.0
		(1.8)	(4.4)	(4.2)	(6.3)	(3.7)	(3.2)	(6.3)	(3.6)	(2.8)	(3.5)	(5.1)	(3.5)	(6.6)	(6.0)	(6.2)	(1.8)	(0.1)	(4.6)	(1.9)	(2.8)	(2.7)	(2.0)	(2.0)
Age of RP	16-34	26.3	54.1	50.7	10.6	57.0	32.1	23.9	31.8	28.1	68.5	49.0	38.9	49.1	72.8	38.1	61.7	63.4	34.6	20.5	38.3	36.5	74.6	26.6

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	(1.0)	(3.9)	(3.3)	(1.9)	(3.0)	(2.4)	(2.9)	(3.4)	(1.8)	(4.9)	(4.7)	(7.8)	(6.1)	(5.0)	(3.7)	(2.2)	(0.1)	(2.5)	(2.6)	(2.2)	(3.5)	(4.6)	(0.8)
35-44	53.5	67.8	70.3	33.3	77.4	55.0	48.1	60.9	55.1	80.2	62.7	70.0	74.6	87.3	58.4	84.2	75.6	61.3	43.1	65.6	59.6	87.9	64.5
	(1.0)	(3.7)	(2.3)	(2.6)	(2.3)	(1.6)	(2.9)	(2.1)	(1.6)	(3.1)	(3.6)	(4.9)	(6.7)	(2.3)	(3.7)	(1.3)	(0.1)	(2.7)	(2.6)	(1.6)	(2.9)	(2.2)	(1.0)
45-54	64.9	73.3	78.9	49.8	86.9	70.9	66.9	72.0	60.1	89.1	72.6	76.6	79.8	90.2	61.2	88.8	80.4	70.7	51.1	76.5	77.6	93.9	75.6
	(0.9)	(3.3)	(1.9)	(2.8)	(1.9)	(1.8)	(2.5)	(1.7)	(1.5)	(2.2)	(2.6)	(3.6)	(4.5)	(2.3)	(3.9)	(1.0)	(0.1)	(2.5)	(2.2)	(1.2)	(2.2)	(1.3)	(1.0)
55-64	68.3	70.7	78.5	55.4	85.6	79.6	79.9	79.2	61.6	92.2	79.9	89.4	84.2	94.8	71.9	89.6	85.5	63.1	55.7	76.3	84.7	95.6	75.0
	(0.8)	(3.1)	(1.8)	(2.4)	(2.3)	(1.7)	(2.0)	(1.4)	(1.5)	(1.8)	(2.3)	(2.5)	(2.9)	(1.0)	(3.9)	(1.1)	(0.1)	(2.2)	(1.8)	(1.3)	(1.9)	(1.1)	(0.9)
65-74	70.8	61.3	79.3	55.1	86.4	86.6	87.0	84.2	67.8	92.4	82.4	69.9	80.5	96.4	71.7	91.1	77.2	55.8	55.3	76.3	91.9	94.3	79.2
	(0.8)	(3.7)	(1.5)	(2.8)	(2.0)	(1.3)	(1.5)	(1.8)	(1.6)	(1.8)	(2.0)	(3.9)	(3.8)	(0.7)	(5.7)	(1.0)	(0.1)	(2.0)	(2.0)	(1.3)	(1.6)	(1.2)	(1.1)
75+	68.6	70.1	69.0	48.8	74.4	91.2	87.0	83.8	71.0	90.6	80.4	70.0	73.5	98.0	76.5	91.8	77.4	51.9	50.5	75.5	84.8	89.0	80.2
	(1.0)	(3.7)	(2.1)	(2.8)	(2.8)	(1.3)	(2.7)	(1.8)	(1.7)	(2.6)	(2.1)	(4.4)	(5.5)	(0.8)	(8.7)	(1.0)	(0.1)	(2.4)	(2.1)	(1.3)	(2.2)	(3.1)	(0.9)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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, FI1, FI3, FI4, IE3, IT5, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table B4 Real assets, value of HMR - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	270.9	347.8	177.8	374.3	129.9	381.1	126.5	197.2	297.9	145.5	208.4	301.0	71.9	92.4	1007.2	95.7	413.6	401.2	437.2	225.3	185.9	139.5	194.3
	(2.5)	(6.4)	(3.5)	(11.5)	(2.9)	(5.7)	(5.1)	(3.8)	(2.9)	(5.4)	(5.0)	(8.1)	(21.4)	(7.8)	(30.8)	(1.3)	(0.2)	(6.6)	(14.5)	(3.5)	(3.8)	(3.2)	(1.9)
p10	70.0	179.0	62.5	111.0	20.0	180.0	40.0	60.0	103.4	35.0	70.0	122.6	10.8	20.0	467.0	20.9	175.0	185.0	150.0	70.8	61.2	50.0	49.5
	(0.8)	(4.1)	(2.5)	(10.0)	(0.6)	(3.1)	(2.4)	(2.9)	(2.4)	(3.2)	(3.9)	(8.3)	(1.1)	(2.0)	(28.9)	(1.3)	(0.1)	(5.4)	(1.6)	(2.9)	(4.3)	(3.4)	(1.2)
p20	100.0	220.0	86.2	180.0	35.6	220.0	59.6	80.0	145.1	52.4	100.0	150.1	19.2	30.0	618.0	34.0	200.0	240.1	200.0	100.0	88.1	72.9	74.2
	(2.0)	(7.3)	(3.8)	(9.6)	(2.7)	(6.0)	(3.4)	(1.7)	(3.1)	(3.5)	(4.6)	(6.2)	(2.3)	(3.1)	(27.6)	(2.0)	(0.1)	(6.0)	(2.2)	(0.3)	(3.2)	(4.3)	(1.3)
p30	140.0	250.0	110.1	214.0	56.5	250.0	71.6	100.0	180.0	70.0	120.0	194.1	24.9	45.0	734.0	47.1	250.0	278.4	250.0	127.8	104.5	90.0	99.4
	(1.4)	(1.6)	(5.4)	(15.2)	(2.6)	(3.5)	(3.8)	(2.8)	(2.2)	(3.0)	(3.0)	(11.5)	(1.7)	(4.4)	(23.8)	(2.2)	(0.1)	(4.7)	(4.0)	(3.3)	(5.0)	(2.8)	(1.6)
p40	174.2	282.8	125.0	270.0	75.4	300.0	89.1	123.4	208.7	90.0	140.0	214.8	30.3	50.0	808.0	62.8	300.0	316.1	286.7	150.0	131.1	100.0	123.1
	(2.6)	(10.7)	(2.5)	(14.7)	(2.9)	(2.9)	(3.5)	(3.9)	(2.7)	(5.0)	(4.7)	(13.2)	(1.7)	(4.6)	(25.7)	(3.0)	(0.1)	(8.0)	(9.5)	(3.1)	(5.3)	(3.1)	(1.8)
p50	200.0	300.0	145.8	300.0	95.0	340.0	100.0	150.0	242.0	101.5	150.0	250.0	38.8	65.0	900.0	78.5	350.0	360.0	317.6	180.4	150.0	120.0	148.2
	(0.3)	(11.3)	(3.0)	(7.6)	(3.3)	(9.4)	(2.6)	(0.5)	(3.6)	(5.8)	(1.5)	(4.8)	(3.6)	(4.0)	(22.5)	(2.3)	(0.1)	(6.8)	(15.8)	(3.8)	(1.4)	(2.6)	(1.8)
p60	250.0	350.0	167.5	352.0	116.2	358.0	120.0	180.0	280.0	127.2	190.0	300.0	49.0	79.2	1000.0	91.6	375.0	400.0	382.8	201.6	180.7	143.0	182.0
	(0.1)	(8.7)	(2.1)	(9.8)	(4.8)	(9.2)	(4.5)	(3.3)	(3.7)	(6.9)	(2.2)	(7.9)	(3.6)	(3.8)	(10.0)	(3.7)	(0.1)	(2.3)	(15.4)	(5.6)	(7.1)	(6.8)	(2.4)
p70	300.0	400.0	199.9	400.0	150.0	400.0	150.0	200.0	328.5	155.7	220.0	340.5	56.9	90.0	1100.0	104.7	450.0	450.0	462.3	250.0	200.0	160.0	223.7
	(0.1)	(3.1)	(7.0)	(14.8)	(2.7)	(3.9)	(3.0)	(5.5)	(4.6)	(8.4)	(5.2)	(18.3)	(3.7)	(5.2)	(55.0)	(0.1)	(0.1)	(4.1)	(21.2)	(5.8)	(7.2)	(5.1)	(2.9)
p80	394.2	450.0	239.3	500.0	200.0	475.0	172.8	260.0	400.0	200.0	280.0	400.0	75.4	120.0	1300.0	130.9	600.0	525.0	567.2	300.0	257.6	200.0	282.2
	(5.6)	(9.8)	(3.3)	(16.3)	(3.5)	(17.0)	(8.9)	(8.8)	(4.0)	(5.9)	(3.8)	(11.4)	(5.7)	(6.2)	(57.4)	(0.7)	(0.1)	(13.1)	(28.4)	(8.9)	(13.4)	(5.0)	(3.6)
p90	500.0	550.0	333.2	700.0	288.5	644.0	239.0	369.4	531.1	300.0	380.0	500.0	118.7	160.0	1600.0	183.3	750.0	650.0	800.0	412.2	348.2	249.2	381.6
	(4.6)	(28.0)	(11.9)	(30.9)	(13.5)	(23.2)	(12.2)	(15.0)	(9.1)	(11.2)	(7.5)	(21.4)	(15.9)	(15.8)	(89.6)	(6.9)	(0.1)	(9.3)	(30.4)	(15.1)	(14.5)	(8.0)	(5.0)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: AT2, FI1, FI3, FI4, IE3, IT5, LV2 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	289.0	336.5	187.4	400.0	170.0	368.0	180.0	188.5	280.0	126.0	210.0	351.2	111.6	130.0	1000.0	91.6	360.0	374.0	381.5	235.0	231.4	150.0	220.8
		(4.9)	(18.6)	(8.8)	(16.1)	(9.4)	(10.5)	(20.0)	(6.4)	(5.9)	(15.5)	(7.4)	(19.1)	(13.6)	(12.9)	(46.9)	(3.9)	(2.5)	(5.9)	(24.6)	(7.2)	(22.1)	(3.3)	(4.2)
	Renters / other	110.4	190.0	62.5	150.0	48.7	190.5	70.0	90.2	120.0	50.0	75.0	84.5	7.7	N	360.8	52.4	125.0	N	174.8	92.3	90.0	68.8	70.1
		(7.6)	(43.0)	(13.8)	(17.1)	(8.9)	(28.4)	(7.9)	(6.8)	(12.6)	(24.5)	(15.1)	(20.1)	(3.3)		(71.1)	(5.6)	(0.1)		(26.7)	(10.1)	(10.4)	(28.7)	(8.3)
	16-34	227.6	300.0	145.8	300.0	121.2	299.0	95.3	157.3	240.0	114.5	165.0	220.0	52.9	75.4	700.0	65.5	350.0	344.1	334.8	183.8	132.0	124.0	174.5
		(9.5)	(17.1)	(11.5)	(71.9)	(12.3)	(24.0)	(10.7)	(11.9)	(9.9)	(14.5)	(22.2)	(29.2)	(10.3)	(12.6)	(52.8)	(4.5)	(0.1)	(23.1)	(37.9)	(17.8)	(29.1)	(8.3)	(7.8)
	35-44	233.2	350.0	187.4	375.0	150.0	357.2	120.0	169.0	279.4	126.0	175.0	291.0	54.8	100.0	900.0	78.5	380.0	372.8	350.0	209.4	197.6	130.0	220.5
		(6.2)	(28.8)	(10.9)	(40.3)	(8.5)	(13.4)	(10.6)	(9.0)	(9.1)	(12.4)	(12.2)	(31.9)	(11.9)	(8.2)	(48.8)	(3.2)	(0.9)	(17.1)	(35.6)	(12.2)	(14.5)	(10.7)	(7.2)
	45-54	249.9	350.0	167.5	330.0	133.8	373.0	139.3	175.9	272.3	120.0	180.0	342.9	59.3	90.0	1000.0	91.0	400.0	389.8	301.0	220.4	179.1	150.0	230.5
		(8.2)	(24.8)	(4.7)	(27.3)	(11.5)	(14.0)	(14.4)	(7.6)	(8.2)	(7.0)	(12.4)	(24.3)	(9.8)	(9.8)	(67.1)	(4.6)	(0.1)	(14.1)	(18.5)	(6.9)	(10.9)	(6.8)	(8.4)
55-64	250.0	350.0	166.6	350.0	101.1	400.0	135.2	200.0	290.2	120.0	200.0	327.0	48.6	69.0	1000.0	86.1	455.0	376.0	352.6	212.9	192.1	130.0	204.0	
	(5.8)	(20.4)	(3.5)	(21.5)	(6.3)	(16.7)	(11.1)	(8.5)	(10.9)	(13.5)	(8.4)	(25.7)	(4.4)	(3.6)	(74.4)	(5.6)	(0.1)	(11.6)	(22.7)	(11.3)	(13.2)	(6.0)	(8.5)	
65-74	240.2	349.0	143.6	300.0	82.0	375.2	119.7	201.4	281.3	115.6	180.0	262.3	38.9	66.0	1123.8	78.5	400.0	372.8	300.0	217.9	150.0	120.0	168.2	
	(6.7)	(26.0)	(4.8)	(26.2)	(4.8)	(19.4)	(11.7)	(10.1)	(8.2)	(14.7)	(13.6)	(26.4)	(4.9)	(4.4)	(146.6)	(4.7)	(0.1)	(11.2)	(17.1)	(13.4)	(6.3)	(6.8)	(6.0)	
75+	210.6	300.0	143.6	300.0	67.3	350.0	100.0	200.0	229.7	100.0	160.0	206.5	31.8	60.0	952.0	65.5	400.0	356.4	300.0	150.0	150.0	128.0	158.4	
	(6.9)	(24.0)	(3.9)	(13.7)	(5.2)	(11.4)	(12.8)	(7.9)	(7.6)	(11.2)	(6.9)	(22.3)	(5.3)	(4.5)	(197.9)	(1.4)	(0.1)	(23.3)	(23.3)	(6.8)	(6.3)	(12.0)	(6.2)	

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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, FI1, FI3, FI4, IE3, IT5, LV2 for information on country-specific issues that may affect the comparability of the figures.

C. Financial assets

Table C1 Financial assets - participation rates

% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA2100i Has financial assets	99.1	99.7	98.0	99.9	99.2	98.1	99.2	99.8	99.9	97.0	97.3	98.5	95.8	92.8	98.5	91.1	98.9	100.0	99.8	98.4	97.4	92.2	100.0
	(0.1)	(0.1)	(0.3)	(0.1)	(0.3)	(0.3)	(0.7)	(0.1)	(0.1)	(0.5)	(0.3)	(0.5)	(0.8)	(1.2)	(0.5)	(0.4)	(0.1)	(0.1)	(0.1)	(0.2)	(0.5)	(0.8)	(0.1)
DA2101i Has deposits	99.1	99.6	95.7	99.9	99.1	98.0	99.2	99.8	99.9	96.9	97.2	98.5	95.6	92.3	97.2	90.5	97.9	100.0	99.8	98.3	97.1	91.5	100.0
	(0.1)	(0.2)	(0.4)	(0.1)	(0.3)	(0.3)	(0.7)	(0.1)	(0.1)	(0.5)	(0.3)	(0.5)	(0.8)	(1.4)	(0.6)	(0.4)	(0.1)	(0.1)	(0.1)	(0.2)	(0.5)	(1.0)	(0.1)
DA2102i Has mutual funds	14.2	26.4	7.0	23.7	13.3	4.8	1.1	9.6	9.7	2.4	9.3	0.6	1.3	4.8	19.1	6.4	4.0	16.9	11.6	4.9	8.2	7.9	39.1
	(0.3)	(1.4)	(0.5)	(1.0)	(0.7)	(0.4)	(0.2)	(0.5)	(0.4)	(0.5)	(0.6)	(0.3)	(0.3)	(0.6)	(1.4)	(0.3)	(0.1)	(0.8)	(0.7)	(0.3)	(0.7)	(0.8)	(0.3)
DA2103i Has bonds	3.5	5.0	2.2	4.4	3.9	9.9	0.9	1.1	0.6	1.3	9.8	1.5	0.7	1.0	2.9	13.5	19.3	0.8	3.2	0.7	0.6	1.1	0.1
	(0.2)	(0.6)	(0.3)	(0.5)	(0.4)	(0.7)	(0.3)	(0.2)	(0.1)	(0.3)	(0.7)	(0.5)	(0.2)	(0.5)	(0.7)	(0.5)	(0.1)	(0.2)	(0.4)	(0.1)	(0.2)	(0.3)	(0.1)
DA2105i Has shares (publicly traded)	11.4	12.6	4.6	17.6	15.6	11.8	1.1	12.5	12.6	5.1	4.4	5.2	2.6	2.1	14.8	2.9	8.5	6.3	6.4	5.4	4.6	1.6	25.0
	(0.3)	(1.0)	(0.5)	(0.9)	(0.8)	(0.7)	(0.4)	(0.6)	(0.4)	(0.7)	(0.5)	(0.8)	(0.5)	(0.5)	(1.3)	(0.2)	(0.1)	(0.6)	(0.5)	(0.3)	(0.5)	(0.4)	(0.2)
DA2107i Has money owed to household	6.6	8.3	9.1	9.8	5.5	3.4	3.0	14.2	4.4	2.5	0.8	3.4	4.6	9.1	8.5	5.1	1.0	5.2	5.2	6.2	3.5	2.8	0.0
	(0.2)	(0.9)	(0.6)	(0.8)	(0.5)	(0.4)	(0.4)	(0.6)	(0.3)	(0.4)	(0.1)	(0.7)	(0.9)	(1.1)	(1.1)	(0.3)	(0.1)	(0.5)	(0.5)	(0.3)	(0.5)	(0.4)	(0.1)
DA2109i Has voluntary pensions/whole life insurance	27.5	44.7	64.0	38.7	56.2	20.7	0.3	22.1	41.8	8.1	10.9	13.8	27.6	12.9	60.2	16.8	17.6	11.9	6.1	14.6	15.7	12.4	24.4
	(0.4)	(1.4)	(0.8)	(1.2)	(1.0)	(1.0)	(0.3)	(0.7)	(0.7)	(0.9)	(0.7)	(1.3)	(1.5)	(1.1)	(2.0)	(0.5)	(0.1)	(0.8)	(0.5)	(0.4)	(1.0)	(1.0)	(0.5)
DA2199i Has other types of financial assets	11.2	6.6	18.4	20.2	9.6	7.4	1.5	10.3	10.2	0.9	7.8	1.4	0.3	1.9	7.0	4.3	1.0	4.8	6.5	2.1	4.7	1.8	17.5
	(0.3)	(0.8)	(1.0)	(1.0)	(0.6)	(0.7)	(0.3)	(0.5)	(0.4)	(0.3)	(0.7)	(0.5)	(0.1)	(0.5)	(1.0)	(0.3)	(0.1)	(0.6)	(0.5)	(0.2)	(0.5)	(0.4)	(0.5)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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, BE2, CY1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1 for information on country-specific issues that may affect the comparability of the figures.

Table C2 Financial assets - conditional medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA2100 Total financial assets	16.6	39.7	10.4	27.6	13.9	15.9	3.0	14.6	20.6	2.9	10.6	4.3	2.8	2.7	91.7	5.2	29.0	23.5	17.0	6.6	3.1	5.6	15.5
	(0.4)	(3.4)	(0.3)	(1.9)	(0.8)	(0.8)	(0.2)	(0.8)	(0.8)	(0.4)	(0.4)	(0.9)	(0.4)	(0.2)	(6.7)	(0.2)	(0.1)	(1.1)	(0.6)	(0.4)	(0.3)	(0.5)	(0.5)
DA2101 Deposits	10.0	19.4	5.5	12.0	4.5	8.7	2.9	9.0	13.3	2.0	7.5	2.4	2.0	2.0	40.8	2.6	20.0	18.7	15.0	5.4	1.8	4.4	7.5
	(0.1)	(2.0)	(0.4)	(0.8)	(0.4)	(0.6)	(0.3)	(0.6)	(0.5)	(0.2)	(0.3)	(0.5)	(0.2)	(0.1)	(3.2)	(0.1)	(0.1)	(1.0)	(0.4)	(0.3)	(0.2)	(0.4)	(0.4)
DA2102 Mutual funds, total	20.0	40.7	5.0	20.0	1.3	49.2	25.0	24.4	13.6	8.6	25.6	N	1.5	8.0	66.1	26.2	11.0	15.7	21.0	18.7	10.0	4.0	7.0
	(1.1)	(8.5)	(0.9)	(2.3)	(0.2)	(5.3)	(17.2)	(3.0)	(1.6)	(2.8)	(2.5)		(1.0)	(2.1)	(13.5)	(1.4)	(0.1)	(1.8)	(2.9)	(4.5)	(0.8)	(0.8)	(0.4)
DA2103 Bonds	20.0	20.0	10.4	14.0	2.0	0.8	10.0	20.0	10.8	10.0	29.5	N	N	N	31.4	15.7	17.5	N	20.9	15.1	N	N	N
	(2.1)	(5.5)	(2.4)	(4.0)	(0.3)	(0.4)	(2.5)	(7.7)	(6.7)	(2.7)	(2.8)				(31.8)	(1.5)	(0.1)		(5.7)	(5.4)			
DA2105 Shares, publicly traded	10.0	10.0	4.2	15.0	2.9	8.2	4.4	7.0	8.0	3.6	10.0	0.2	0.6	8.2	29.4	5.2	17.5	12.5	16.7	3.6	10.5	N	6.3
	(0.4)	(3.3)	(1.1)	(2.0)	(0.5)	(1.8)	(2.5)	(1.3)	(0.9)	(1.3)	(5.1)	(0.1)	(0.5)	(3.2)	(8.1)	(1.4)	(0.1)	(3.6)	(3.8)	(0.7)	(2.8)		(0.2)
DA2107 Money owed to households	3.4	5.0	1.9	2.8	1.2	4.1	2.0	5.0	3.4	N	8.0	5.4	0.5	1.0	9.9	1.3	N	4.1	1.5	4.9	5.0	2.4	M
	(0.4)	(2.2)	(0.3)	(0.7)	(0.3)	(1.3)	(0.6)	(0.6)	(0.3)		(3.5)	(3.7)	(0.1)	(0.1)	(2.9)	(0.2)		(1.6)	(0.4)	(0.5)	(0.9)	(1.5)	
DA2109 Voluntary pension/whole life insurance	16.6	16.3	5.0	20.3	12.3	33.6	N	10.0	16.5	6.7	17.0	7.7	1.3	3.7	32.9	7.9	18.0	19.0	12.0	5.8	5.6	6.2	15.0
	(0.8)	(1.4)	(0.2)	(1.4)	(0.5)	(5.1)		(0.7)	(0.8)	(1.7)	(2.7)	(1.6)	(0.2)	(0.9)	(3.1)	(0.4)	(0.1)	(2.8)	(2.5)	(0.7)	(0.5)	(0.7)	(0.8)
DA2199 Other types of financial assets	5.1	9.2	0.8	4.9	2.4	5.4	10.0	8.1	3.0	N	28.0	N	N	10.0	20.2	4.7	N	6.4	5.6	2.5	4.5	N	3.0
	(0.6)	(2.9)	(0.1)	(0.8)	(0.3)	(3.3)	(6.6)	(1.9)	(0.6)		(6.6)			(5.6)	(8.1)	(1.4)		(4.0)	(1.4)	(1.2)	(1.3)		(0.3)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 assets.

See country notes: AT1, BE2, CY1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1 for information on country-specific issues that may affect the comparability of the figures.

Table C3 Total financial assets, among household with financial assets - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	72.1	115.5	21.5	87.4	44.4	83.3	14.2	68.9	81.6	13.8	61.0	46.2	10.7	9.8	252.9	21.8	56.0	73.2	44.0	36.8	21.1	13.8	75.4
	(1.7)	(7.0)	(0.7)	(4.1)	(3.6)	(3.9)	(1.2)	(3.4)	(2.1)	(1.1)	(7.5)	(6.1)	(0.8)	(0.7)	(32.2)	(0.9)	(0.1)	(3.9)	(2.0)	(1.6)	(1.7)	(0.8)	(3.2)
p10	0.5	1.5	1.3	0.8	0.2	0.6	0.2	0.3	0.6	0.1	0.5	< 0.1	0.1	0.1	6.7	0.1	1.8	1.2	0.8	0.2	< 0.1	0.5	0.4
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(1.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
p20	1.9	4.9	3.0	3.1	1.4	2.0	0.5	1.5	2.0	0.2	1.6	0.3	0.4	0.5	19.4	0.4	6.3	3.7	3.8	0.7	0.3	1.2	1.7
	(0.1)	(0.9)	(0.2)	(0.4)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(2.5)	(0.1)	(0.1)	(0.4)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)
p30	4.9	12.8	5.0	8.0	3.9	4.6	1.0	3.5	5.7	0.5	3.8	1.0	0.8	1.0	37.3	1.0	15.0	8.3	7.7	1.5	0.8	2.0	4.0
	(0.2)	(1.4)	(0.2)	(0.7)	(0.4)	(0.4)	(0.1)	(0.3)	(0.3)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(3.8)	(0.1)	(0.1)	(0.7)	(0.4)	(0.1)	(0.1)	(0.2)	(0.2)
p40	9.5	23.4	7.5	15.4	7.8	8.5	1.5	7.7	12.0	1.0	6.7	2.0	1.5	1.6	61.0	2.6	17.9	15.4	11.6	3.4	1.5	3.5	8.1
	(0.3)	(2.0)	(0.3)	(1.0)	(0.5)	(0.7)	(0.2)	(0.5)	(0.5)	(0.2)	(0.5)	(0.2)	(0.3)	(0.2)	(5.4)	(0.1)	(0.1)	(0.9)	(0.5)	(0.2)	(0.2)	(0.4)	(0.4)
p50	16.6	39.7	10.4	27.6	13.9	15.9	3.0	14.6	20.6	2.9	10.6	4.3	2.8	2.7	91.7	5.2	29.0	23.5	17.0	6.6	3.1	5.6	15.5
	(0.4)	(3.4)	(0.3)	(1.9)	(0.8)	(0.8)	(0.2)	(0.8)	(0.8)	(0.4)	(0.4)	(0.9)	(0.4)	(0.2)	(6.7)	(0.2)	(0.1)	(1.1)	(0.6)	(0.4)	(0.3)	(0.5)	(0.5)
p60	28.1	64.2	15.0	43.5	22.5	27.7	5.0	24.8	33.2	5.3	18.0	9.9	4.8	4.0	134.5	10.5	37.5	35.4	24.4	11.9	5.6	8.4	27.0
	(0.6)	(4.7)	(0.4)	(2.1)	(1.1)	(1.7)	(0.3)	(1.1)	(1.1)	(0.7)	(1.1)	(1.0)	(0.7)	(0.5)	(11.9)	(0.5)	(0.1)	(1.5)	(0.9)	(0.6)	(0.5)	(0.6)	(0.7)
p70	46.4	97.3	20.6	69.5	33.9	49.7	8.4	41.3	52.0	10.8	30.0	20.0	7.6	6.9	201.8	16.4	55.0	54.4	34.7	21.4	10.7	12.2	45.3
	(1.0)	(7.0)	(0.5)	(3.9)	(1.2)	(2.4)	(0.7)	(1.7)	(1.5)	(1.1)	(1.4)	(2.2)	(0.9)	(0.7)	(13.3)	(0.6)	(0.1)	(2.0)	(1.4)	(1.0)	(0.8)	(0.8)	(1.1)
p80	80.8	153.8	30.0	121.5	52.7	92.2	15.0	75.0	88.5	19.4	55.0	40.0	13.2	11.5	297.3	26.2	80.2	85.7	57.4	40.2	20.0	19.3	76.2
	(1.5)	(10.9)	(1.1)	(5.9)	(2.4)	(6.1)	(1.0)	(3.1)	(2.7)	(1.2)	(2.8)	(5.2)	(1.7)	(1.0)	(19.7)	(0.5)	(0.1)	(4.3)	(2.9)	(2.0)	(1.2)	(1.4)	(2.1)
p90	164.0	282.8	47.9	218.3	92.5	198.5	31.9	149.0	176.1	36.6	109.0	100.0	27.6	21.9	497.5	46.4	124.8	168.2	107.8	89.6	47.1	33.2	154.9
	(3.8)	(19.1)	(1.7)	(14.6)	(4.1)	(12.1)	(3.2)	(6.6)	(6.0)	(4.0)	(7.8)	(12.9)	(2.8)	(1.8)	(41.4)	(1.5)	(0.1)	(9.1)	(5.5)	(4.5)	(4.2)	(2.8)	(4.2)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 and deciles are conditional, among households owning any sort of financial asset.

See country notes: AT1, BE2, CY1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	25.9	41.9	13.7	48.4	25.6	22.3	3.0	15.0	27.4	4.6	15.0	3.5	5.0	3.6	88.8	7.1	35.0	35.7	30.4	8.3	5.0	6.9	22.1
		(1.1)	(4.3)	(1.4)	(4.9)	(2.1)	(2.5)	(1.1)	(1.0)	(1.1)	(2.1)	(1.3)	(1.2)	(1.2)	(1.0)	(10.1)	(0.8)	(0.1)	(1.8)	(2.6)	(0.7)	(1.5)	(0.7)	(0.9)
	Renters / other	6.9	11.0	4.6	11.4	5.3	4.7	1.8	2.7	5.7	3.0	3.5	1.5	1.5	1.5	52.1	2.1	12.0	10.8	9.7	1.7	1.9	2.3	3.0
		(0.4)	(2.4)	(0.4)	(0.9)	(0.7)	(0.7)	(0.2)	(0.4)	(0.4)	(1.5)	(0.4)	(0.6)	(0.5)	(0.4)	(8.7)	(0.4)	(0.1)	(1.1)	(0.4)	(0.2)	(0.3)	(0.7)	(0.2)
	16-34	9.0	23.3	7.1	9.9	9.5	7.4	1.1	4.8	10.2	1.8	6.0	2.7	2.0	4.0	50.4	2.7	22.9	20.8	6.8	3.0	2.8	4.0	7.1
		(0.7)	(2.6)	(0.9)	(1.6)	(1.5)	(2.4)	(0.2)	(1.0)	(0.9)	(1.0)	(1.5)	(2.1)	(0.6)	(0.8)	(7.7)	(0.5)	(0.1)	(1.9)	(0.8)	(0.7)	(0.6)	(0.6)	(0.6)
	35-44	12.9	32.9	10.4	23.3	19.3	11.4	3.4	8.0	15.2	4.6	10.0	3.8	3.0	2.7	66.2	7.7	34.5	22.1	14.3	5.5	3.0	4.6	12.9
		(0.8)	(8.3)	(0.8)	(5.0)	(2.5)	(1.7)	(0.8)	(1.2)	(1.2)	(2.3)	(1.4)	(2.0)	(1.1)	(0.2)	(10.3)	(1.1)	(0.1)	(2.7)	(1.8)	(0.6)	(0.7)	(0.9)	(1.2)
	45-54	16.9	53.4	15.0	35.8	19.0	18.7	2.5	13.5	20.0	3.5	10.0	4.4	3.7	3.4	87.9	7.9	30.0	27.6	21.7	6.9	5.0	6.6	21.5
		(1.0)	(9.4)	(1.3)	(5.6)	(3.5)	(3.3)	(0.5)	(1.5)	(1.2)	(0.6)	(1.1)	(2.3)	(0.7)	(0.9)	(14.4)	(0.8)	(0.7)	(3.1)	(2.2)	(0.8)	(0.8)	(0.9)	(1.8)
55-64	23.6	49.8	14.6	46.5	18.7	24.5	3.1	19.7	26.9	3.1	15.0	5.9	3.5	1.8	119.0	6.6	37.1	30.4	20.7	7.7	5.0	7.3	24.8	
	(1.5)	(10.4)	(0.9)	(5.2)	(1.8)	(3.7)	(0.7)	(1.7)	(2.2)	(1.0)	(1.9)	(2.8)	(1.5)	(0.6)	(19.1)	(0.8)	(0.1)	(4.1)	(2.0)	(0.9)	(0.6)	(1.1)	(2.2)	
65-74	20.6	41.6	10.4	32.4	10.8	27.2	4.3	23.5	30.9	2.0	15.0	4.7	3.2	3.0	153.1	3.9	27.0	24.2	19.1	9.2	2.0	5.1	20.0	
	(1.1)	(9.2)	(0.7)	(4.1)	(2.1)	(4.3)	(1.1)	(4.3)	(2.9)	(0.5)	(1.5)	(1.8)	(0.6)	(0.5)	(35.6)	(0.5)	(0.1)	(2.5)	(1.5)	(1.1)	(0.3)	(1.0)	(2.4)	
75+	20.0	56.1	6.2	27.3	8.9	22.8	3.7	22.3	33.4	2.1	9.9	3.1	0.8	2.0	206.4	5.2	25.0	20.1	18.2	8.3	2.0	5.2	26.6	
	(0.8)	(14.4)	(0.5)	(4.2)	(1.3)	(3.3)	(1.1)	(3.0)	(2.2)	(0.7)	(1.0)	(1.6)	(0.4)	(0.2)	(71.1)	(0.5)	(0.2)	(2.5)	(1.4)	(1.0)	(0.6)	(1.5)	(2.8)	

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 and deciles are conditional, among households owning any sort of financial asset.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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: AT1, BE2, CY1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1 for information on country-specific issues that may affect the comparability of the figures.

Table C5 Financial assets, has shares - breakdowns
% of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	All	11.4	12.6	4.6	17.6	15.6	11.8	1.1	12.5	12.6	5.1	4.4	5.2	2.6	2.1	14.8	2.9	8.5	6.3	6.4	5.4	4.6	1.6	25.0
		(0.3)	(1.0)	(0.5)	(0.9)	(0.8)	(0.7)	(0.4)	(0.6)	(0.4)	(0.7)	(0.5)	(0.8)	(0.5)	(0.5)	(1.3)	(0.2)	(0.1)	(0.6)	(0.5)	(0.3)	(0.5)	(0.4)	(0.2)
Income	Bottom 20%	3.8	6.2	2.9	9.8	3.0	4.1	0.4	3.9	2.8	0.5	0.9	4.3	0.2	0.3	6.1	0.4	4.6	2.7	1.3	0.7	1.0	0.7	10.4
		(0.5)	(2.0)	(0.9)	(1.8)	(0.9)	(0.8)	(0.5)	(0.8)	(0.5)	(0.3)	(0.5)	(2.0)	(0.2)	(0.1)	(2.4)	(0.2)	(0.1)	(1.1)	(0.5)	(0.3)	(0.5)	(0.5)	(1.1)
	20-40%	5.0	5.9	2.6	8.0	7.6	5.3	0.5	6.3	5.7	4.2	1.1	5.7	0.7	0.4	8.2	1.1	5.2	3.8	3.3	1.9	2.2	0.2	15.1
		(0.5)	(1.6)	(0.7)	(1.5)	(1.5)	(1.0)	(0.7)	(1.1)	(0.9)	(1.3)	(1.1)	(1.8)	(0.8)	(0.4)	(2.8)	(0.4)	(0.1)	(1.0)	(0.8)	(0.4)	(0.8)	(0.2)	(1.1)
	40-60%	7.6	11.9	3.5	15.3	7.9	8.6	0.9	9.2	7.7	6.0	3.2	1.8	1.6	0.7	12.9	1.7	7.8	5.7	3.6	5.0	3.0	1.1	22.3
		(0.5)	(2.3)	(0.8)	(2.0)	(1.4)	(1.4)	(0.4)	(1.1)	(0.8)	(1.9)	(1.6)	(1.1)	(1.1)	(0.5)	(2.8)	(0.4)	(0.1)	(1.3)	(0.9)	(0.7)	(1.0)	(0.5)	(1.2)
	60-80%	14.3	13.7	5.0	19.4	22.6	13.9	1.1	14.9	16.0	6.5	4.8	4.0	2.9	5.1	21.8	2.5	8.9	8.5	7.8	5.6	6.2	2.5	28.2
		(0.7)	(2.5)	(1.1)	(2.4)	(2.2)	(2.0)	(0.7)	(1.4)	(1.0)	(2.0)	(1.4)	(1.8)	(1.5)	(1.4)	(3.4)	(0.6)	(0.1)	(1.5)	(1.6)	(0.8)	(1.5)	(1.1)	(1.1)
	80-90%	19.6	19.6	5.1	34.1	29.4	22.9	0.9	20.9	24.1	8.4	8.2	11.9	5.4	2.3	24.9	4.6	16.3	7.8	14.5	11.0	7.8	1.9	38.7
		(1.2)	(4.2)	(1.5)	(3.7)	(3.5)	(4.6)	(1.1)	(2.5)	(1.6)	(3.9)	(1.5)	(3.9)	(1.9)	(1.2)	(5.3)	(0.9)	(0.1)	(2.4)	(2.8)	(1.5)	(2.5)	(1.2)	(1.5)
	90-100%	32.5	30.8	13.2	37.1	44.2	31.1	3.8	35.7	37.0	8.0	15.4	8.7	9.4	6.0	25.7	13.3	15.5	13.3	17.2	16.5	13.8	4.7	59.7
		(1.3)	(5.0)	(2.2)	(3.6)	(3.4)	(2.8)	(2.8)	(2.8)	(1.6)	(3.4)	(1.8)	(3.4)	(2.9)	(2.3)	(4.6)	(1.5)	(0.1)	(2.6)	(3.2)	(1.8)	(2.2)	(2.4)	(1.4)
Net wealth	Bottom 20%	1.8	0.8	1.4	2.9	5.3	2.5	0.1	2.0	1.2	1.5	<0.1	0.7	0.8	0.1	6.2	0.7	0.6	1.1	0.6	1.1	0.2	0.1	7.2
		(0.3)	(0.5)	(0.6)	(0.9)	(1.3)	(1.8)	(0.1)	(0.6)	(0.4)	(0.8)	(0.1)	(1.2)	(0.9)	(0.3)	(1.8)	(0.3)	(0.1)	(0.7)	(0.3)	(0.4)	(0.2)	(0.1)	(0.8)
	20-40%	6.4	7.6	3.6	8.7	7.7	10.4	0.5	4.8	5.2	2.3	1.3	4.4	1.3	0.7	12.2	0.5	5.8	3.6	3.1	1.8	2.9	0.2	14.5
		(0.6)	(2.4)	(1.0)	(1.6)	(1.5)	(2.5)	(0.3)	(0.9)	(0.8)	(0.9)	(0.5)	(1.7)	(0.9)	(0.4)	(2.6)	(0.2)	(0.1)	(1.3)	(0.7)	(0.4)	(1.0)	(0.4)	(1.1)
	40-60%	8.3	6.5	3.5	18.0	11.4	7.2	0.9	8.9	10.0	3.2	1.6	5.4	1.7	0.4	10.1	1.1	5.4	7.8	5.4	3.0	2.2	1.4	19.3
		(0.6)	(2.0)	(0.9)	(2.3)	(1.9)	(1.3)	(0.4)	(1.4)	(0.9)	(1.3)	(0.8)	(2.3)	(1.0)	(0.5)	(2.4)	(0.4)	(0.1)	(1.5)	(1.2)	(0.5)	(0.7)	(1.0)	(1.1)
	60-80%	11.3	17.9	3.5	18.4	16.8	12.3	0.9	12.5	14.3	7.0	4.2	7.9	2.7	2.8	14.3	2.8	12.7	6.5	5.3	6.6	5.0	2.3	29.4
		(0.6)	(2.8)	(0.8)	(2.1)	(2.0)	(1.5)	(1.0)	(1.4)	(1.0)	(2.0)	(1.0)	(2.5)	(1.5)	(0.9)	(3.1)	(0.5)	(0.1)	(1.4)	(1.2)	(0.8)	(1.3)	(1.0)	(1.1)
	80-90%	22.6	24.2	7.1	33.2	32.7	20.4	2.1	25.0	23.7	10.3	7.8	7.2	6.8	5.7	22.1	5.4	14.0	8.3	9.6	11.4	9.2	1.4	43.1
		(1.2)	(4.3)	(1.7)	(3.6)	(3.5)	(2.4)	(2.2)	(2.4)	(1.6)	(3.6)	(3.3)	(4.0)	(2.8)	(1.6)	(5.4)	(1.0)	(0.1)	(2.0)	(2.8)	(1.3)	(2.6)	(1.4)	(1.7)
	90-100%	35.8	36.2	15.2	47.0	40.7	32.9	3.9	43.9	40.3	12.2	21.6	8.1	5.7	7.7	40.5	13.6	22.0	16.2	25.3	17.8	16.8	6.3	66.3
		(1.2)	(4.9)	(2.8)	(3.7)	(3.3)	(2.5)	(2.3)	(2.7)	(1.8)	(3.3)	(2.6)	(3.1)	(2.6)	(3.3)	(6.3)	(1.5)	(0.1)	(2.4)	(3.5)	(1.8)	(2.9)	(2.3)	(1.5)
Household size	1	9.2	9.4	4.1	15.0	8.2	9.7	0.4	8.5	8.3	2.2	3.8	4.1	1.8	1.6	15.3	2.2	8.2	6.1	3.2	3.4	2.3	0.7	18.1
		(0.5)	(1.7)	(0.8)	(1.4)	(1.1)	(1.2)	(0.2)	(1.0)	(0.6)	(0.8)	(1.2)	(1.8)	(0.7)	(0.4)	(2.5)	(0.4)	(0.1)	(0.9)	(0.6)	(0.5)	(0.7)	(0.4)	(0.6)
	2	13.7	15.9	5.0	19.8	14.5	14.6	1.1	15.4	15.5	6.4	5.2	7.0	1.8	2.9	17.3	3.4	7.9	7.5	7.9	5.6	4.4	1.3	31.0
		(0.5)	(2.0)	(0.8)	(1.6)	(1.4)	(1.8)	(0.2)	(1.1)	(0.8)	(1.4)	(0.9)	(1.6)	(0.5)	(0.9)	(2.6)	(0.5)	(0.1)	(1.1)	(0.9)	(0.5)	(0.8)	(0.5)	(0.8)
	3	11.7	15.2	4.6	21.0	21.8	9.6	1.9	13.6	15.2	6.1	3.2	5.0	5.2	3.0	13.0	2.9	7.1	3.8	7.6	6.6	6.1	1.1	29.0
		(0.7)	(3.2)	(1.2)	(2.6)	(2.4)	(1.3)	(1.4)	(1.3)	(1.3)	(1.8)	(0.6)	(1.7)	(2.0)	(1.7)	(2.4)	(0.6)	(0.1)	(1.5)	(1.8)	(0.7)	(1.3)	(0.4)	(1.5)
	4	12.2	14.3	5.3	19.0	27.7	13.5	1.1	11.7	17.2	5.0	6.0	4.4	2.7	2.5	12.7	4.7	11.8	5.8	8.5	6.5	7.5	1.4	38.4
		(0.7)	(2.9)	(1.2)	(2.8)	(2.7)	(1.7)	(1.4)	(1.3)	(1.2)	(1.4)	(1.3)	(1.8)	(2.1)	(1.9)	(2.2)	(0.8)	(0.1)	(1.9)	(1.9)	(0.9)	(1.3)	(0.6)	(1.8)
	5+	9.3	6.4	4.1	11.2	28.3	10.2	1.6	14.8	10.5	5.1	3.3	4.0	4.5	0.0	12.4	2.1	9.5	5.7	12.9	5.7	7.4	3.5	28.5
		(0.8)	(3.1)	(1.8)	(3.3)	(4.1)	(1.4)	(0.8)	(3.0)	(1.4)	(2.0)	(0.7)	(2.2)	(3.1)	(0.1)	(3.8)	(0.8)	(0.1)	(2.2)	(5.7)	(1.7)	(1.7)	(1.8)	(2.2)
Housing status	Owners - outright	13.1	15.6	4.6	24.5	11.9	14.4	0.9	16.8	17.5	5.8	4.7	6.3	2.0	2.1	16.8	2.9	12.2	10.3	9.8	5.9	5.1	1.7	32.1

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	(0.4)	(1.7)	(0.5)	(1.9)	(0.9)	(1.0)	(0.4)	(0.9)	(0.7)	(0.8)	(0.6)	(1.2)	(0.6)	(0.5)	(2.4)	(0.3)	(0.1)	(1.8)	(1.1)	(0.5)	(0.6)	(0.5)	(0.8)
Owners - with mortgage	14.9	16.9	4.3	21.8	27.5	14.4	2.5	13.3	18.7	2.9	7.2	4.3	5.2	4.3	15.6	3.7	7.0	6.9	9.4	6.7	9.1	1.9	31.7
	(0.6)	(2.2)	(1.2)	(2.5)	(2.1)	(1.4)	(1.1)	(1.3)	(0.9)	(1.6)	(1.8)	(1.5)	(2.3)	(1.3)	(2.1)	(0.6)	(0.1)	(0.8)	(2.1)	(0.7)	(2.4)	(0.5)	(0.8)
Renters / other	7.9	5.3	4.8	13.4	11.5	6.2	0.9	4.9	5.3	2.2	2.2	4.1	2.8	0.0	12.4	2.5	1.0	4.6	3.2	3.4	1.7	0.0	12.8
	(0.5)	(1.4)	(1.0)	(1.1)	(1.6)	(1.5)	(0.8)	(0.6)	(0.5)	(1.0)	(1.2)	(1.6)	(1.2)	(0.1)	(2.0)	(0.6)	(0.1)	(0.8)	(0.5)	(0.5)	(0.7)	(0.1)	(0.7)
Age of RP																							
16-34	12.3	10.8	5.1	19.2	23.4	15.3	0.6	7.7	9.1	2.4	1.7	3.9	2.5	5.6	16.9	4.2	3.5	10.7	4.6	4.9	1.4	1.1	22.4
	(0.9)	(2.5)	(1.7)	(2.2)	(2.5)	(3.8)	(0.3)	(1.6)	(1.2)	(1.2)	(0.9)	(3.5)	(1.8)	(2.4)	(2.8)	(0.9)	(0.1)	(2.1)	(1.7)	(1.1)	(0.8)	(0.7)	(1.1)
35-44	12.0	14.7	6.8	21.1	24.3	11.2	1.3	7.4	13.4	1.6	4.3	1.9	4.6	4.3	13.1	4.1	8.1	6.1	9.1	7.3	7.2	2.0	26.0
	(0.7)	(3.0)	(1.4)	(2.5)	(2.3)	(1.5)	(1.6)	(0.9)	(1.1)	(0.7)	(1.3)	(1.4)	(1.3)	(1.1)	(2.1)	(0.7)	(0.1)	(1.4)	(1.7)	(0.8)	(1.7)	(0.9)	(1.1)
45-54	11.9	14.8	4.9	18.8	20.4	10.0	1.2	13.1	14.5	7.6	4.3	5.4	2.1	2.8	11.0	3.9	10.6	7.7	7.5	4.8	5.6	3.0	27.2
	(0.7)	(2.7)	(1.0)	(2.3)	(2.0)	(1.1)	(0.9)	(1.3)	(1.0)	(1.8)	(1.5)	(1.7)	(1.2)	(1.0)	(2.2)	(0.6)	(0.1)	(1.4)	(1.6)	(0.6)	(1.1)	(1.2)	(1.2)
55-64	11.5	12.1	5.3	16.4	11.4	12.4	1.5	14.1	14.3	7.3	5.1	8.8	2.9	1.4	15.7	2.7	13.6	4.6	5.7	6.5	5.2	0.9	26.0
	(0.6)	(2.0)	(1.0)	(1.7)	(1.5)	(1.4)	(0.4)	(1.3)	(1.0)	(1.9)	(1.3)	(2.2)	(1.4)	(0.6)	(2.9)	(0.5)	(0.1)	(1.0)	(1.1)	(0.8)	(1.1)	(0.4)	(1.1)
65-74	11.2	12.1	3.2	16.1	5.9	11.6	1.0	17.0	13.7	6.7	5.1	6.3	2.2	0.4	15.5	1.6	7.2	5.6	5.3	5.1	4.6	1.0	23.5
	(0.7)	(2.3)	(0.7)	(2.6)	(1.3)	(1.3)	(0.3)	(1.6)	(1.0)	(1.8)	(1.3)	(2.0)	(1.1)	(0.3)	(4.1)	(0.4)	(0.1)	(0.9)	(1.0)	(0.7)	(1.0)	(0.7)	(1.2)
75+	9.3	10.3	2.4	13.9	5.0	11.5	0.2	13.3	10.1	2.1	3.7	2.3	0.1	0.7	22.7	0.8	8.3	2.4	6.0	3.7	2.2	0.0	26.2
	(0.6)	(2.5)	(0.6)	(2.1)	(1.2)	(1.6)	(0.1)	(1.4)	(0.9)	(1.2)	(0.7)	(1.0)	(0.1)	(0.5)	(7.4)	(0.2)	(0.1)	(0.7)	(1.4)	(0.6)	(0.7)	(0.1)	(1.4)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 and deciles are conditional, among households owning any sort of financial asset.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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: AT1, BE2, CY1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1 for information on country-specific issues that may affect the comparability of the figures.

D. Composition of assets

Table D1 Shares of main asset types on total assets

% of total assets

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1000 Total real assets	79.3	75.2	89.0	75.5	80.6	85.1	92.0	80.5	78.3	93.0	81.6	89.5	90.4	93.1	80.9	85.9	89.7	78.6	87.6	88.8	91.6	93.2	72.8
	(0.4)	(0.9)	(0.3)	(1.1)	(1.3)	(0.6)	(0.5)	(0.9)	(0.5)	(0.5)	(2.1)	(1.3)	(1.7)	(0.7)	(1.9)	(0.5)	(0.1)	(0.9)	(0.6)	(0.4)	(0.8)	(0.4)	(0.9)
DA2100 Total financial assets	20.7	24.8	11.0	24.5	19.4	14.9	8.0	19.5	21.7	7.0	18.4	10.5	9.6	6.9	19.1	14.1	10.3	21.4	12.4	11.2	8.4	6.8	27.2
	(0.4)	(0.9)	(0.3)	(1.1)	(1.3)	(0.6)	(0.5)	(0.9)	(0.5)	(0.5)	(2.1)	(1.3)	(1.7)	(0.7)	(1.9)	(0.5)	(0.1)	(0.9)	(0.6)	(0.4)	(0.8)	(0.4)	(0.9)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table D2 Shares of real assets types on total real assets
% of total real assets

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1110 Value of household's main residence	59.3	66.5	76.6	58.0	55.5	55.7	53.5	50.0	57.9	71.6	59.3	57.0	56.7	68.9	58.7	67.8	65.3	84.7	68.0	55.6	63.5	72.8	61.7
	(0.9)	(2.9)	(1.1)	(2.3)	(2.9)	(2.0)	(1.4)	(2.5)	(1.1)	(1.7)	(2.3)	(2.2)	(8.2)	(7.2)	(3.0)	(0.9)	(0.1)	(1.4)	(3.3)	(1.4)	(3.8)	(1.7)	(0.7)
DA1120 Value of other real estate property	24.1	17.9	14.9	26.5	22.4	22.6	32.2	33.8	22.8	17.9	22.1	25.3	22.9	13.3	32.0	19.2	25.9	8.0	15.1	27.5	16.7	13.4	27.9
	(0.7)	(1.4)	(1.1)	(2.4)	(2.7)	(1.1)	(1.2)	(1.1)	(0.6)	(1.7)	(1.5)	(1.7)	(4.8)	(2.2)	(2.3)	(0.7)	(0.1)	(1.3)	(2.1)	(1.2)	(1.2)	(1.1)	(0.5)
DA1130 Value of household's vehicles	3.9	3.3	4.1	4.7	3.4	3.1	4.8	3.3	3.5	4.3	3.7	3.2	7.0	3.9	2.5	4.6	2.2	4.0	4.6	3.8	5.5	5.5	5.1
	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(1.3)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.4)	(0.3)	(0.1)
DA1131 Valuables	1.8	0.8	0.7	0.9	0.6	2.2	0.5	1.2	4.6	0.3	1.5	0.3	0.2	0.3	1.0	0.4	0.4	0.6	0.6	0.7	0.3	0.5	M
	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	
DA1140 Value of self-employment businesses	10.9	11.6	3.7	9.9	18.1	16.4	8.9	11.7	11.2	5.9	13.4	14.2	13.1	13.7	5.7	8.0	6.2	2.8	11.8	12.4	14.1	7.9	5.3
	(0.7)	(3.4)	(0.6)	(1.6)	(3.4)	(2.8)	(1.1)	(3.0)	(1.4)	(1.3)	(1.9)	(2.4)	(5.9)	(8.3)	(3.0)	(0.8)	(0.1)	(0.8)	(3.4)	(1.7)	(4.8)	(1.6)	(0.9)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: IE3, IT5 for information on country-specific issues that may affect the comparability of the figures.

Table D3 Shares of financial assets types on total financial assets
 % of total financial assets

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA2101 Deposits	44.1	45.3	60.1	41.2	43.2	40.7	87.1	46.1	40.4	78.5	38.7	62.8	86.9	65.8	45.1	46.3	68.5	62.6	69.7	74.6	62.1	75.4	37.6
	(1.1)	(2.3)	(1.5)	(1.9)	(3.0)	(1.8)	(2.1)	(2.0)	(0.9)	(4.2)	(6.2)	(7.3)	(1.8)	(2.4)	(4.9)	(1.5)	(0.1)	(2.6)	(2.1)	(1.4)	(3.6)	(2.1)	(1.5)
DA2102 Mutual funds, total	13.3	27.1	5.4	15.8	4.1	9.0	3.2	12.4	9.1	1.6	10.3	N	0.5	7.8	18.8	13.5	2.9	15.8	12.3	10.9	14.4	6.4	17.2
	(0.5)	(2.0)	(1.2)	(1.2)	(1.1)	(1.0)	(0.8)	(1.1)	(0.7)	(0.4)	(1.4)		(0.2)	(1.3)	(3.3)	(1.0)	(0.1)	(2.6)	(1.2)	(1.3)	(3.1)	(1.0)	(0.7)
DA2103 Bonds	3.0	2.3	2.0	3.4	0.5	2.3	1.3	0.8	0.4	1.7	10.1	N	N	N	1.1	19.5	15.4	N	4.7	0.6	N	N	N
	(0.4)	(0.5)	(0.4)	(0.7)	(0.1)	(0.3)	(0.6)	(0.1)	(0.2)	(0.6)	(1.9)				(0.4)	(1.1)	(0.1)		(1.6)	(0.1)			
DA2105 Shares, publicly traded	9.7	6.6	3.6	12.6	8.5	9.0	2.2	8.4	8.7	2.6	9.6	0.7	1.2	2.2	9.2	4.1	4.5	5.6	6.8	2.9	7.3	1.2	18.4
	(1.2)	(1.9)	(0.8)	(1.8)	(2.8)	(1.2)	(1.2)	(0.8)	(0.7)	(0.6)	(8.6)	(0.3)	(0.5)	(0.5)	(3.8)	(0.7)	(0.1)	(1.2)	(1.4)	(0.4)	(1.6)	(0.5)	(0.9)
DA2107 Money owed to households	1.8	2.0	3.0	1.9	0.7	0.8	1.3	5.3	0.6	4.2	0.2	1.2	0.6	3.6	0.9	1.4	N	2.2	0.7	3.7	4.3	2.9	M
	(0.2)	(0.6)	(0.5)	(0.7)	(0.1)	(0.2)	(0.3)	(0.7)	(0.1)	(1.6)	(0.1)	(0.4)	(0.2)	(0.9)	(0.3)	(0.2)		(0.4)	(0.2)	(0.6)	(1.4)	(1.0)	
DA2109 Voluntary pension/whole life insurance	18.3	11.4	23.5	19.7	28.0	29.5	N	8.6	35.2	5.4	5.8	10.8	8.6	12.4	20.1	12.5	7.9	7.5	3.4	5.6	7.8	12.3	12.9
	(0.6)	(1.9)	(0.8)	(1.4)	(2.2)	(1.9)		(0.6)	(1.0)	(0.8)	(1.0)	(3.5)	(1.3)	(1.9)	(2.1)	(1.4)	(0.1)	(0.9)	(0.8)	(0.4)	(0.8)	(1.5)	(0.7)
DA2199 Other types of financial assets	9.8	5.2	2.5	5.3	15.0	8.8	4.3	18.5	5.6	N	25.2	N	N	7.6	4.8	2.7	N	5.9	2.4	1.8	3.7	1.3	13.9
	(0.6)	(1.9)	(0.5)	(1.1)	(4.9)	(1.2)	(1.0)	(2.5)	(0.8)		(2.9)			(3.0)	(3.2)	(0.3)		(1.9)	(0.4)	(0.4)	(0.9)	(0.3)	(3.2)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 include private non-self-employment businesses, assets in managed accounts, and other types of financial assets.

See country notes: AT1, BE2, CY1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI	
Age of RP	Owners - with mortgage	(0.6)	(1.3)	(0.3)	(1.3)	(1.7)	(0.9)	(0.6)	(1.4)	(0.8)	(0.6)	(2.6)	(1.4)	(2.3)	(0.7)	(2.2)	(0.5)	(0.1)	(2.5)	(0.8)	(0.6)	(1.0)	(0.5)	(1.1)	
		13.1	16.6	8.7	13.5	16.5	11.0	4.7	13.1	13.2	7.2	11.9	5.3	5.6	6.6	11.9	12.4	9.4	15.2	7.2	7.1	5.3	6.2	17.6	
	Renters / other	(0.4)	(1.4)	(0.5)	(1.6)	(2.0)	(0.8)	(0.8)	(0.8)	(0.8)	(0.5)	(1.4)	(1.1)	(1.3)	(1.8)	(0.8)	(1.4)	(0.9)	(0.1)	(0.9)	(0.8)	(0.4)	(0.7)	(0.6)	(1.8)
		43.6	54.7	42.2	45.9	24.3	39.4	15.9	33.3	42.7	20.2	38.2	37.6	30.8	41.5	41.2	30.7	24.3	69.6	41.0	18.5	25.9	22.4	54.0	
	16-34	(2.0)	(5.1)	(3.7)	(4.0)	(5.2)	(4.6)	(1.2)	(1.8)	(2.0)	(4.4)	(3.0)	(10.9)	(6.7)	(11.9)	(8.9)	(3.2)	(0.1)	(6.1)	(3.6)	(2.7)	(4.8)	(4.9)	(2.2)	
		20.6	15.9	10.5	27.7	20.3	14.9	6.1	20.3	19.6	7.9	11.1	12.4	10.5	11.6	18.7	13.0	7.1	21.9	11.3	10.2	12.4	6.4	25.0	
	35-44	(1.0)	(1.7)	(1.6)	(3.5)	(5.4)	(2.0)	(1.2)	(3.0)	(1.6)	(1.4)	(3.6)	(4.9)	(1.8)	(2.5)	(2.4)	(1.3)	(0.1)	(3.0)	(3.6)	(1.1)	(4.2)	(0.9)	(1.1)	
		16.1	20.2	11.5	21.8	14.7	13.3	7.9	12.9	15.0	9.5	12.9	14.5	9.1	5.9	14.1	14.6	9.7	15.4	10.1	9.3	8.2	6.2	20.1	
	45-54	(0.6)	(2.9)	(0.9)	(1.8)	(1.4)	(1.4)	(1.0)	(1.4)	(0.8)	(1.5)	(1.3)	(4.4)	(1.3)	(1.6)	(1.2)	(1.1)	(0.1)	(1.8)	(1.1)	(0.8)	(1.2)	(0.7)	(3.1)	
		17.8	22.4	11.0	21.7	21.2	15.0	7.2	15.4	17.8	6.6	16.4	7.6	13.1	6.3	16.2	14.2	10.1	20.9	12.7	8.3	8.8	6.9	23.2	
55-64	(0.6)	(2.0)	(0.6)	(2.0)	(2.9)	(1.5)	(0.8)	(1.1)	(0.9)	(0.8)	(1.6)	(1.4)	(3.5)	(0.9)	(1.8)	(0.7)	(0.1)	(2.5)	(1.6)	(0.6)	(1.8)	(0.6)	(1.6)		
	20.2	25.9	11.5	24.4	18.3	14.8	8.3	17.7	20.5	7.8	17.8	8.5	6.3	8.3	17.7	16.3	10.6	23.8	12.5	12.3	7.8	7.5	23.5		
65-74	(0.7)	(2.1)	(0.6)	(1.6)	(2.7)	(1.4)	(1.1)	(2.2)	(1.4)	(1.5)	(1.6)	(1.5)	(3.7)	(1.6)	(3.1)	(1.3)	(0.1)	(2.0)	(1.6)	(1.0)	(1.1)	(0.7)	(1.1)		
	22.0	31.2	11.3	23.1	20.2	16.8	8.9	23.8	26.2	5.4	16.9	12.6	14.3	7.4	21.5	12.5	12.4	24.1	12.0	12.4	8.3	7.1	30.9		
75+	(1.0)	(2.1)	(0.7)	(3.5)	(2.4)	(1.4)	(1.3)	(1.4)	(1.2)	(1.0)	(1.3)	(3.8)	(1.9)	(1.3)	(4.1)	(0.9)	(0.1)	(1.6)	(1.5)	(0.7)	(1.6)	(1.2)	(1.5)		
	27.7	30.7	9.1	31.0	29.6	14.8	8.3	26.6	29.4	5.6	28.8	13.8	10.5	5.0	29.4	11.3	12.2	22.1	15.1	14.1	7.8	6.4	39.4		
	(1.8)	(2.7)	(1.1)	(3.5)	(3.2)	(1.3)	(1.3)	(2.5)	(1.2)	(1.2)	(9.1)	(3.9)	(2.0)	(1.1)	(8.8)	(0.9)	(0.1)	(2.5)	(1.6)	(1.1)	(1.4)	(1.4)	(2.9)		

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The table reports the share of financial assets out of the total amount of assets held by the particular sub-population of households. 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. Total assets include the sum of financial assets and real assets, which 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.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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.

Total assets include the sum of financial assets and real assets, which 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.

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI4, FI6, FI7, FI9, GR2, IE2, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

E. Debt

Table E1 Percentage of households holding debt

% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL1000i Has debt	41.5	48.8	22.0	39.3	52.1	65.6	19.3	56.7	45.9	30.3	26.1	44.0	36.3	16.5	50.4	44.7	33.2	56.6	30.2	41.6	26.7	40.3	58.6
	(0.4)	(1.3)	(0.8)	(1.2)	(1.0)	(0.9)	(1.2)	(0.8)	(0.6)	(1.4)	(1.0)	(1.8)	(1.8)	(1.2)	(1.8)	(0.7)	(0.1)	(0.8)	(1.0)	(0.5)	(1.1)	(1.3)	(0.6)
DL1100i Has mortgage debt	23.3	36.7	12.8	17.8	27.5	33.6	9.4	32.7	27.2	9.2	12.4	30.0	13.5	11.3	32.8	18.7	23.1	47.0	15.1	27.2	9.3	29.5	31.9
	(0.3)	(1.1)	(0.7)	(0.8)	(0.9)	(0.5)	(0.9)	(0.8)	(0.5)	(0.8)	(0.7)	(1.7)	(1.3)	(0.8)	(1.6)	(0.6)	(0.1)	(0.5)	(0.7)	(0.4)	(0.7)	(1.3)	(0.4)
DL1110i Has HMR mortgage	20.5	33.9	11.3	14.8	24.1	30.3	8.0	27.7	22.9	8.1	11.7	25.3	11.5	10.6	26.4	16.8	20.3	46.3	14.0	24.8	8.7	27.5	29.5
	(0.3)	(1.1)	(0.6)	(0.7)	(0.9)	(0.2)	(0.8)	(0.8)	(0.5)	(0.8)	(0.7)	(1.6)	(1.2)	(0.8)	(1.5)	(0.6)	(0.1)	(0.5)	(0.7)	(0.4)	(0.6)	(1.3)	(0.4)
DL1120i Has other property mortgage	4.4	4.7	1.8	4.1	5.4	6.0	1.4	7.9	7.3	1.4	0.9	6.2	2.7	1.0	11.0	2.2	4.3	1.7	1.3	4.3	0.7	2.5	4.4
	(0.2)	(0.6)	(0.3)	(0.5)	(0.5)	(0.5)	(0.3)	(0.5)	(0.3)	(0.3)	(0.1)	(0.9)	(0.7)	(0.2)	(1.0)	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.2)	(0.4)	(0.2)
DL1200i Has non-mortgage debt	26.1	21.8	12.0	26.4	40.7	55.0	11.5	39.7	28.6	24.2	17.7	24.2	30.0	7.0	28.7	36.6	15.2	15.8	18.0	24.4	21.4	15.9	48.3
	(0.4)	(1.4)	(0.7)	(1.1)	(1.1)	(1.1)	(0.9)	(0.8)	(0.6)	(1.3)	(0.9)	(1.7)	(1.7)	(0.8)	(1.6)	(0.7)	(0.1)	(0.8)	(0.8)	(0.5)	(1.0)	(1.1)	(0.6)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: EE1, EE4, FI5, FI8, FR1, FR3, GR3, IE1, IE3, IT2, IT5, LT1, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table E2 Debt - conditional medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL1000 Total outstanding balance of household's liabilities	31.8	80.0	17.3	20.0	10.8	34.7	8.0	28.8	44.0	8.6	24.0	60.4	5.8	21.6	164.8	5.8	62.5	122.0	16.3	35.3	11.6	27.3	37.9
	(1.0)	(6.2)	(2.0)	(1.8)	(1.1)	(3.3)	(1.7)	(2.1)	(2.6)	(1.0)	(2.0)	(7.2)	(1.4)	(4.3)	(27.3)	(0.5)	(0.1)	(4.5)	(2.3)	(1.7)	(1.5)	(2.5)	(1.6)
DL1100 Outstanding balance of mortgage debt	88.6	116.3	38.9	94.0	34.9	120.0	36.3	65.0	103.7	36.6	70.0	93.0	30.0	39.0	343.0	13.1	93.0	149.7	68.4	63.9	43.5	41.3	84.1
	(2.1)	(6.5)	(2.1)	(8.6)	(2.3)	(4.2)	(7.7)	(3.2)	(2.7)	(6.3)	(5.0)	(8.3)	(3.5)	(5.6)	(25.1)	(0.6)	(0.1)	(4.6)	(9.4)	(2.0)	(5.1)	(3.0)	(2.1)
DL1110 Outstanding balance of HMR mortgages	84.7	114.2	38.7	86.6	35.0	120.0	35.4	64.1	99.6	36.4	70.0	89.2	30.0	40.3	370.0	13.1	87.5	147.3	68.6	64.0	39.4	40.0	84.3
	(2.0)	(7.2)	(2.2)	(8.5)	(2.7)	(3.6)	(8.4)	(2.9)	(2.6)	(6.1)	(4.9)	(7.6)	(3.9)	(5.7)	(24.1)	(0.7)	(0.1)	(5.1)	(8.1)	(2.0)	(5.0)	(2.6)	(2.0)
DL1120 Outstanding balance of mortgages on other properties	80.0	110.0	37.5	116.8	27.1	112.7	35.1	50.0	96.5	N	60.0	77.8	20.8	N	143.0	18.3	88.0	124.0	61.2	44.4	N	56.5	43.8
	(4.9)	(16.7)	(8.6)	(30.0)	(3.4)	(10.2)	(13.6)	(3.4)	(3.9)		(23.3)	(27.4)	(8.0)		(24.9)	(3.5)	(0.1)	(51.9)	(33.3)	(5.3)		(10.0)	(3.0)
DL1200 Outstanding balance of non-mortgage debt	6.0	3.9	4.6	6.1	2.0	6.8	2.0	6.0	6.5	4.2	7.0	6.0	2.3	2.0	13.6	2.1	3.0	9.3	2.7	4.2	4.2	4.0	13.6
	(0.2)	(0.9)	(0.6)	(0.7)	(0.2)	(0.5)	(0.3)	(0.3)	(0.3)	(0.6)	(0.6)	(1.3)	(0.3)	(0.4)	(1.7)	(0.2)	(0.1)	(1.6)	(0.3)	(0.3)	(0.8)	(0.5)	(0.4)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: EE1, EE4, FI5, FI8, FR1, FR3, GR3, IE1, IE3, IT2, IT5, LT1, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table E3 Shares of debt types on total liabilities
% of total liabilities

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL1100 Outstanding balance of mortgage debt	88.3	94.1	85.4	89.8	86.9	87.2	87.8	83.7	87.8	63.6	79.7	88.7	73.2	92.7	90.2	59.3	94.6	96.2	89.7	89.7	63.9	92.4	71.8
	(0.5)	(2.2)	(1.9)	(1.2)	(1.1)	(0.7)	(2.0)	(0.8)	(0.9)	(4.1)	(3.0)	(1.7)	(3.5)	(2.0)	(1.6)	(1.8)	(0.1)	(0.5)	(1.4)	(0.6)	(2.9)	(1.0)	(0.6)
DL1110 Outstanding balance of HMR mortgages	69.7	80.6	74.0	58.1	74.0	71.6	75.0	67.2	65.9	53.0	73.7	69.1	62.5	88.4	70.4	48.5	77.0	92.6	82.8	78.0	57.4	80.8	65.4
	(1.2)	(2.7)	(2.7)	(3.6)	(1.9)	(1.5)	(3.9)	(1.2)	(1.2)	(4.4)	(3.6)	(4.4)	(3.9)	(2.7)	(2.7)	(1.7)	(0.1)	(1.0)	(2.4)	(1.0)	(3.1)	(3.5)	(0.7)
DL1120 Outstanding balance of mortgages on other properties	18.7	13.5	11.4	31.7	12.9	15.5	12.8	16.5	21.9	N	6.0	19.6	10.6	N	19.8	10.8	17.7	3.6	6.9	11.7	N	11.6	6.5
	(1.4)	(2.1)	(2.3)	(4.0)	(1.7)	(1.5)	(3.7)	(1.2)	(1.0)		(1.1)	(4.5)	(3.0)		(2.5)	(1.5)	(0.1)	(0.9)	(1.9)	(0.9)		(3.2)	(0.5)
DL1200 Outstanding balance of non-mortgage debt	11.7	5.9	14.6	10.2	13.1	12.8	12.2	16.3	12.2	36.4	20.3	11.3	26.8	7.3	9.8	40.7	5.4	3.8	10.3	10.3	36.1	7.6	28.2
	(0.5)	(2.2)	(1.9)	(1.2)	(1.1)	(0.7)	(2.0)	(0.8)	(0.9)	(4.1)	(3.0)	(1.7)	(3.5)	(2.0)	(1.6)	(1.8)	(0.1)	(0.5)	(1.4)	(0.6)	(2.9)	(1.0)	(0.6)
DL1210 Outstanding balance of credit line/overdraft	0.7	0.2	N	1.6	0.1	0.5	N	0.5	0.2	2.8	0.7	1.2	0.9	N	1.2	2.0	N	0.2	1.2	0.5	1.5	0.1	0.6
	(0.1)	(0.1)		(0.3)	(0.1)	(0.3)		(0.1)	(0.1)	(0.6)	(0.2)	(0.2)	(0.4)		(0.6)	(0.2)		(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)
DL1220 Outstanding balance of credit card debt	0.2	0.2	N	0.2	1.6	0.9	2.1	0.5	< 0.1	0.9	0.3	0.4	0.8	N	0.1	1.3	1.0	< 0.1	0.1	0.6	0.3	0.1	1.1
	(0.1)	(0.1)		(0.1)	(0.2)	(0.1)	(0.6)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)		(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
DL1230 Outstanding balance of other non-mortgage loans	10.7	5.5	14.5	8.3	11.4	11.5	9.6	15.3	11.9	32.7	19.3	9.7	25.1	5.3	8.5	37.3	3.4	3.6	8.9	9.2	34.3	7.4	26.5
	(0.5)	(2.2)	(1.9)	(1.1)	(1.0)	(0.7)	(1.9)	(0.8)	(0.9)	(3.9)	(2.9)	(1.6)	(3.4)	(1.6)	(1.4)	(1.8)	(0.1)	(0.5)	(1.4)	(0.6)	(2.8)	(1.0)	(0.6)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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: EE1, EE4, FI5, FI8, FR1, FR3, GR3, IE1, IE3, IT2, IT5, LT1, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table E4 Total debt, among households holding debt - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	81.8	107.8	35.0	83.6	32.9	91.6	26.4	55.8	98.4	22.1	54.3	98.1	20.3	38.6	297.5	16.4	84.5	148.6	57.9	59.5	30.3	43.9	82.4
	(2.2)	(5.0)	(2.0)	(7.9)	(1.6)	(2.7)	(2.2)	(1.6)	(2.6)	(1.9)	(6.2)	(7.4)	(2.0)	(2.9)	(16.2)	(0.6)	(0.1)	(3.7)	(4.3)	(0.8)	(1.8)	(2.5)	(1.0)
p10	1.3	1.3	1.3	0.6	0.3	0.9	0.6	1.1	1.8	0.8	1.9	3.8	0.3	0.8	4.7	0.3	1.5	8.1	0.9	1.7	0.4	2.0	2.8
	(0.1)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(1.1)	(0.1)	(0.3)	(1.3)	(0.1)	(0.1)	(1.8)	(0.1)	(0.2)	(0.1)	(0.4)	(0.2)
p20	4.0	7.3	3.3	2.6	1.0	3.3	1.2	3.7	5.0	1.8	4.2	10.0	0.9	2.5	15.0	0.8	5.0	29.6	2.0	4.9	1.5	5.7	7.6
	(0.2)	(1.7)	(0.4)	(0.5)	(0.1)	(0.4)	(0.3)	(0.4)	(0.3)	(0.3)	(0.5)	(2.4)	(0.2)	(0.7)	(2.6)	(0.1)	(0.1)	(3.5)	(0.2)	(0.3)	(0.3)	(1.1)	(0.4)
p30	9.0	22.4	6.2	6.7	2.7	7.2	2.5	7.9	10.2	3.0	7.8	22.4	1.9	4.6	35.3	1.7	17.4	57.9	4.0	10.6	3.3	12.1	14.3
	(0.5)	(3.5)	(1.0)	(0.9)	(0.3)	(0.6)	(0.3)	(0.6)	(0.6)	(0.5)	(0.9)	(3.6)	(0.4)	(1.6)	(8.3)	(0.1)	(0.1)	(4.6)	(0.6)	(0.8)	(0.6)	(1.8)	(0.4)
p40	17.0	50.0	11.2	11.4	5.0	14.8	4.4	15.5	20.0	5.0	14.0	40.3	2.8	10.0	82.4	3.4	45.0	90.3	8.8	20.4	7.9	20.0	22.6
	(0.8)	(6.8)	(1.4)	(0.9)	(0.7)	(1.4)	(0.9)	(1.2)	(1.9)	(0.8)	(1.4)	(6.7)	(0.7)	(3.4)	(15.2)	(0.3)	(0.1)	(5.1)	(1.1)	(1.0)	(1.0)	(1.6)	(1.0)
p50	31.8	80.0	17.3	20.0	10.8	34.7	8.0	28.8	44.0	8.6	24.0	60.4	5.8	21.6	164.8	5.8	62.5	122.0	16.3	35.3	11.6	27.3	37.9
	(1.0)	(6.2)	(2.0)	(1.8)	(1.1)	(3.3)	(1.7)	(2.1)	(2.6)	(1.0)	(2.0)	(7.2)	(1.4)	(4.3)	(27.3)	(0.5)	(0.1)	(4.5)	(2.3)	(1.7)	(1.5)	(2.5)	(1.6)
p60	55.2	115.0	28.9	33.4	19.1	69.7	15.2	49.1	77.4	12.0	40.0	86.6	10.8	35.6	283.1	10.1	87.5	156.3	28.8	54.1	20.0	40.0	65.7
	(1.7)	(6.3)	(2.4)	(2.5)	(1.6)	(5.0)	(3.2)	(2.4)	(2.9)	(1.4)	(4.4)	(7.0)	(2.3)	(4.7)	(29.4)	(0.6)	(0.9)	(4.6)	(3.3)	(2.4)	(2.0)	(3.0)	(1.8)
p70	89.6	159.0	40.6	60.4	32.4	117.9	27.9	70.8	111.4	20.0	60.0	117.6	19.9	48.0	401.8	16.4	110.0	191.2	49.1	75.5	31.2	54.0	99.6
	(2.3)	(7.2)	(2.8)	(7.3)	(2.3)	(3.8)	(4.5)	(2.5)	(3.2)	(2.5)	(4.2)	(11.2)	(3.6)	(5.3)	(25.0)	(1.0)	(0.1)	(5.7)	(5.3)	(1.7)	(3.3)	(3.7)	(2.1)
p80	133.4	192.0	59.1	122.2	53.7	170.1	50.0	99.1	161.2	38.2	90.0	160.8	32.9	68.5	540.5	25.1	134.0	241.5	95.6	102.0	51.2	74.8	141.7
	(2.9)	(5.1)	(3.3)	(14.1)	(3.7)	(4.9)	(6.2)	(2.9)	(3.8)	(6.4)	(5.8)	(14.4)	(4.8)	(8.0)	(32.6)	(0.8)	(0.1)	(6.7)	(10.6)	(2.0)	(4.3)	(5.3)	(2.1)
p90	209.7	248.4	86.8	224.4	100.8	248.2	79.7	141.3	242.6	63.4	130.0	221.6	55.6	99.0	725.6	40.6	180.0	335.5	176.6	149.7	86.3	105.5	212.5
	(4.6)	(12.1)	(4.3)	(22.9)	(5.7)	(10.6)	(5.9)	(4.1)	(5.0)	(6.0)	(5.1)	(17.7)	(6.3)	(7.2)	(32.6)	(1.7)	(0.1)	(10.5)	(14.5)	(3.5)	(5.3)	(4.2)	(3.5)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Total debt includes 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). The mean and the deciles are conditional, among households having some debt.

See country notes: EE1, EE4, FI5, FI8, FR1, FR3, GR3, IE1, IE3, IT2, IT5, LT1, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table E5 Percentage of households holding debt - breakdowns
% of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	All	41.5	48.8	22.0	39.3	52.1	65.6	19.3	56.7	45.9	30.3	26.1	44.0	36.3	16.5	50.4	44.7	33.2	56.6	30.2	41.6	26.7	40.3	58.6
		(0.4)	(1.3)	(0.8)	(1.2)	(1.0)	(0.9)	(1.2)	(0.8)	(0.6)	(1.4)	(1.0)	(1.8)	(1.8)	(1.2)	(1.8)	(0.7)	(0.1)	(0.8)	(1.0)	(0.5)	(1.1)	(1.3)	(0.6)
Income	Bottom 20%	24.2	24.4	8.5	24.5	20.8	37.9	9.1	41.5	22.5	9.5	9.3	23.9	14.2	4.3	33.9	22.7	4.3	40.1	21.1	18.6	9.5	18.0	39.7
		(0.8)	(3.0)	(1.3)	(2.8)	(2.4)	(2.1)	(1.8)	(2.2)	(1.4)	(1.8)	(1.3)	(4.2)	(4.4)	(1.4)	(4.5)	(1.4)	(0.1)	(2.8)	(1.9)	(1.4)	(1.6)	(2.2)	(1.7)
	20-40%	32.8	35.7	14.5	30.7	37.6	59.0	13.1	50.0	35.8	19.6	18.2	27.5	20.3	2.7	46.0	35.5	24.7	41.9	23.6	34.5	18.3	34.0	44.9
		(0.9)	(3.6)	(1.6)	(3.1)	(2.7)	(2.6)	(1.8)	(2.2)	(1.6)	(3.1)	(2.1)	(4.8)	(4.9)	(1.0)	(4.7)	(1.6)	(0.1)	(2.6)	(2.0)	(1.4)	(2.5)	(3.3)	(1.7)
	40-60%	41.2	46.0	20.3	40.4	54.4	70.7	19.3	57.9	45.3	36.4	28.2	51.3	32.5	13.6	53.5	48.2	40.9	56.4	26.3	45.7	25.5	45.2	58.3
		(1.0)	(3.7)	(1.9)	(3.0)	(2.8)	(2.7)	(3.2)	(1.9)	(1.5)	(4.0)	(3.1)	(4.7)	(5.7)	(2.3)	(4.3)	(1.9)	(0.1)	(2.7)	(2.3)	(1.6)	(2.4)	(3.3)	(1.4)
	60-80%	50.7	64.4	30.5	45.3	69.4	77.6	21.3	65.9	59.3	42.7	36.2	57.5	52.4	19.2	58.3	54.7	44.1	70.3	38.1	55.1	37.9	47.4	70.5
		(1.1)	(3.7)	(2.1)	(3.3)	(2.5)	(2.4)	(2.7)	(1.8)	(1.4)	(4.1)	(2.6)	(4.9)	(4.9)	(3.3)	(4.4)	(1.8)	(0.1)	(2.9)	(2.5)	(1.8)	(2.6)	(4.2)	(1.2)
	80-90%	57.5	72.8	35.1	56.8	76.9	82.1	33.5	68.7	68.1	42.8	36.7	56.3	53.8	40.8	63.6	64.4	49.1	75.3	38.9	56.5	41.7	56.3	78.2
		(1.7)	(5.3)	(3.3)	(4.0)	(3.3)	(4.3)	(4.4)	(2.5)	(1.8)	(6.0)	(3.8)	(7.0)	(7.8)	(5.3)	(5.9)	(2.5)	(0.2)	(4.4)	(3.9)	(2.5)	(5.3)	(5.9)	(1.3)
	90-100%	60.0	74.7	37.6	54.5	80.3	83.9	34.5	67.5	65.4	44.5	40.8	64.3	71.3	44.5	58.1	61.0	55.5	73.1	45.3	52.0	43.0	57.3	80.9
		(1.5)	(4.6)	(3.4)	(3.9)	(2.9)	(2.6)	(4.5)	(2.5)	(1.9)	(5.3)	(3.1)	(5.5)	(4.9)	(3.1)	(6.2)	(2.3)	(0.1)	(3.5)	(4.0)	(2.1)	(3.9)	(5.6)	(1.0)
Age of RP	16-34	48.8	61.9	39.5	43.3	71.3	65.1	13.7	59.6	50.3	53.5	30.2	21.8	70.0	37.4	55.9	57.5	54.3	67.4	43.4	52.9	29.8	63.3	76.1
		(1.4)	(4.0)	(3.5)	(3.3)	(2.8)	(3.7)	(3.6)	(3.5)	(2.0)	(5.6)	(4.5)	(6.1)	(5.8)	(5.8)	(4.1)	(2.1)	(0.1)	(3.1)	(3.2)	(2.3)	(3.4)	(3.9)	(1.4)
	35-44	60.6	75.2	43.6	57.2	79.8	79.5	23.9	77.2	68.3	50.9	39.1	67.7	55.9	43.9	59.9	63.3	47.7	68.2	51.5	63.9	46.0	64.1	78.6
		(1.1)	(3.6)	(2.8)	(3.2)	(2.2)	(2.4)	(2.9)	(1.7)	(1.7)	(3.9)	(3.6)	(4.7)	(6.3)	(4.4)	(3.6)	(1.7)	(0.1)	(2.7)	(2.7)	(1.6)	(3.1)	(2.9)	(1.3)
	45-54	56.9	70.7	30.4	55.5	66.9	78.5	25.6	72.7	64.8	41.6	38.4	66.8	48.3	21.8	65.4	55.2	38.8	68.1	43.3	63.0	38.1	53.1	76.3
		(1.0)	(3.4)	(2.0)	(3.5)	(2.5)	(1.9)	(2.9)	(1.5)	(1.5)	(3.6)	(2.7)	(3.9)	(5.1)	(2.8)	(4.0)	(1.7)	(0.1)	(2.7)	(2.4)	(1.4)	(2.4)	(2.7)	(1.4)
	55-64	43.8	49.6	17.2	43.6	49.2	69.9	22.7	60.6	48.1	22.8	30.0	47.2	29.7	9.7	51.7	44.1	29.2	57.9	26.8	44.6	26.1	24.7	56.6
		(0.9)	(3.4)	(1.8)	(2.6)	(2.7)	(1.9)	(2.2)	(1.8)	(1.4)	(2.9)	(2.4)	(4.2)	(4.5)	(2.0)	(4.3)	(1.8)	(0.1)	(2.4)	(2.1)	(1.5)	(2.1)	(2.5)	(1.5)
	65-74	24.4	20.0	5.5	19.0	26.7	50.0	15.1	37.4	29.4	11.5	17.7	23.3	14.1	2.5	28.4	27.8	6.4	39.9	17.9	21.2	15.0	7.4	37.8
		(0.8)	(2.8)	(1.0)	(2.3)	(2.8)	(2.2)	(1.9)	(2.1)	(1.4)	(1.9)	(2.1)	(3.6)	(3.1)	(0.7)	(5.3)	(1.6)	(0.1)	(2.0)	(1.9)	(1.4)	(1.9)	(2.0)	(1.6)
	75+	11.2	10.6	1.2	10.8	7.0	26.1	6.1	17.9	11.4	7.7	5.1	6.7	3.9	0.8	9.3	13.2	1.9	32.7	6.0	8.4	4.7	11.6	17.3
		(0.7)	(2.7)	(0.4)	(2.0)	(1.7)	(2.0)	(2.0)	(1.9)	(1.0)	(2.3)	(1.1)	(1.9)	(1.8)	(0.2)	(4.8)	(1.4)	(0.1)	(2.2)	(1.2)	(0.9)	(1.3)	(3.6)	(1.3)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Debt instruments include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, nonmortgage 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 euro area sample for the euro area column, and the 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: EE1, EE4, FI5, FI8, FR1, FR3, GR3, IE1, IE3, IT2, IT5, LT1, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table E6 Total debt, conditional medians - breakdowns
EUR thousands

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	All	31.8	80.0	17.3	20.0	10.8	34.7	8.0	28.8	44.0	8.6	24.0	60.4	5.8	21.6	164.8	5.8	62.5	122.0	16.3	35.3	11.6	27.3	37.9
		(1.0)	(6.2)	(2.0)	(1.8)	(1.1)	(3.3)	(1.7)	(2.1)	(2.6)	(1.0)	(2.0)	(7.2)	(1.4)	(4.3)	(27.3)	(0.5)	(0.1)	(4.5)	(2.3)	(1.7)	(1.5)	(2.5)	(1.6)
Income	Bottom 20%	6.3	2.9	3.7	6.3	1.1	5.2	6.3	4.9	5.6	1.7	4.0	34.4	N	N	26.8	1.8	N	38.8	2.7	8.1	1.9	14.3	11.1
		(0.8)	(3.3)	(1.4)	(2.3)	(0.7)	(0.9)	(3.7)	(1.1)	(1.2)	(0.8)	(1.1)	(26.9)			(34.2)	(0.4)		(9.9)	(0.6)	(2.5)	(1.0)	(5.8)	(1.3)
	20-40%	12.7	20.9	6.9	10.0	2.1	8.5	4.8	9.6	10.0	4.3	15.0	24.0	2.4	N	67.3	3.5	64.0	73.5	3.8	16.7	1.7	23.5	15.1
		(1.2)	(12.0)	(1.9)	(1.6)	(0.8)	(1.7)	(2.0)	(1.9)	(2.6)	(2.1)	(2.7)	(11.5)	(2.3)		(33.1)	(0.4)	(5.0)	(12.3)	(1.0)	(3.2)	(0.8)	(5.5)	(1.4)
	40-60%	19.8	54.8	19.0	12.1	8.7	23.4	4.0	24.3	20.6	7.3	18.6	52.4	2.4	3.2	122.3	5.4	45.0	105.2	8.2	28.4	10.2	22.6	26.0
		(1.2)	(14.2)	(5.2)	(3.3)	(1.8)	(4.1)	(2.5)	(3.1)	(4.1)	(2.1)	(3.7)	(14.7)	(1.6)	(3.0)	(45.0)	(0.8)	(0.4)	(9.1)	(3.1)	(4.5)	(2.2)	(4.1)	(2.1)
	60-80%	40.7	116.8	25.9	30.4	13.0	62.2	6.0	47.8	58.2	9.9	25.7	74.1	5.0	23.1	242.9	8.0	81.1	159.7	25.9	48.8	11.7	31.2	68.9
		(2.5)	(10.6)	(4.5)	(4.4)	(2.0)	(9.8)	(2.8)	(4.7)	(6.5)	(2.0)	(5.5)	(10.8)	(1.9)	(9.4)	(63.2)	(1.2)	(0.3)	(7.9)	(4.5)	(5.3)	(3.4)	(5.1)	(3.8)
	80-90%	75.9	135.0	22.2	58.0	25.8	121.0	11.6	59.0	98.0	11.7	41.1	57.8	10.7	25.7	242.3	10.2	87.5	174.6	54.6	62.5	24.8	28.3	102.0
		(6.3)	(25.6)	(5.5)	(18.2)	(6.1)	(17.2)	(4.6)	(8.9)	(5.9)	(4.4)	(10.8)	(18.5)	(4.4)	(9.4)	(76.3)	(1.4)	(0.1)	(21.1)	(13.7)	(7.2)	(4.7)	(9.4)	(5.5)
	90-100%	116.7	146.9	37.0	127.6	47.5	136.0	19.9	86.5	154.7	24.9	57.0	131.3	36.8	50.0	450.2	10.3	117.0	209.8	65.1	78.6	39.8	47.4	148.2
		(8.5)	(22.0)	(8.7)	(22.4)	(7.0)	(14.7)	(11.1)	(6.4)	(9.4)	(9.4)	(12.2)	(28.0)	(6.8)	(8.2)	(81.6)	(2.4)	(0.1)	(23.6)	(19.8)	(8.2)	(10.6)	(10.6)	(4.8)
Age of RP	16-34	20.1	190.6	25.0	10.0	22.7	11.2	4.5	11.3	77.0	8.0	70.0	N	5.5	33.7	183.2	9.5	106.8	56.3	6.1	29.9	11.2	49.6	21.8
		(2.3)	(11.3)	(7.7)	(1.4)	(3.5)	(3.0)	(3.6)	(4.4)	(11.3)	(1.7)	(22.0)		(2.2)	(12.5)	(103.9)	(2.2)	(0.1)	(16.7)	(1.5)	(8.8)	(4.8)	(5.5)	(1.5)
	35-44	67.7	135.9	37.5	19.4	26.2	104.2	3.3	55.4	104.1	12.6	55.2	92.6	16.4	40.2	325.8	13.2	69.4	179.6	32.0	64.8	23.3	37.5	102.2
		(4.3)	(16.5)	(3.3)	(5.9)	(4.2)	(10.9)	(2.1)	(5.7)	(3.6)	(3.4)	(6.2)	(12.0)	(6.3)	(6.0)	(43.7)	(1.2)	(0.1)	(12.6)	(9.6)	(3.7)	(5.3)	(4.5)	(3.6)
	45-54	44.8	76.3	16.4	32.5	11.3	79.7	15.0	46.4	57.1	10.3	34.0	60.0	9.0	10.7	188.4	7.1	25.0	151.0	24.8	53.5	19.4	21.5	67.7
		(2.6)	(10.6)	(2.9)	(5.4)	(1.6)	(8.7)	(6.4)	(3.8)	(3.8)	(2.5)	(4.1)	(9.3)	(3.2)	(5.1)	(40.6)	(0.5)	(0.1)	(10.7)	(4.2)	(3.4)	(3.0)	(2.9)	(2.6)
	55-64	23.0	30.9	8.1	24.0	2.9	28.2	9.5	20.9	21.8	7.7	12.1	42.2	3.0	3.6	89.1	3.4	8.0	117.6	20.8	21.1	8.0	10.1	30.9
		(1.4)	(7.1)	(1.3)	(3.6)	(0.4)	(4.2)	(2.6)	(2.8)	(2.8)	(2.3)	(1.6)	(14.0)	(1.3)	(2.9)	(23.1)	(0.5)	(0.1)	(7.6)	(5.0)	(1.8)	(1.9)	(2.8)	(2.4)
	65-74	10.1	2.4	4.2	16.2	1.0	5.0	7.0	4.5	9.0	2.0	9.0	21.0	2.3	N	49.2	1.6	N	100.0	5.1	10.3	2.8	N	18.9
		(1.1)	(2.2)	(2.0)	(11.3)	(0.4)	(1.0)	(3.9)	(0.9)	(1.3)	(0.5)	(2.1)	(9.4)	(1.3)		(40.5)	(0.3)		(7.0)	(1.5)	(1.9)	(0.7)		(2.1)
	75+	8.4	3.0	N	20.0	N	2.4	9.1	4.7	3.8	N	5.0	N	N	N	N	1.2	N	76.1	3.6	3.1	N	N	12.5
		(1.8)	(3.1)		(7.4)		(0.9)	(5.4)	(1.7)	(0.7)		(5.1)					(0.4)		(7.6)	(5.0)	(0.8)			(3.0)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Debt instruments include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, nonmortgage 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). The medians are conditional, among households having some debt.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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: EE1, EE4, FI5, FI8, FR1, FR3, GR3, IE1, IE3, IT2, IT5, LT1, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table E7 Payments for debt - conditional medians
EUR, per month

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL2000 Payments for household's total debt (flow)	507.2	860.0	229.0	565.0	302.0	814.0	350.0	400.0	700.0	253.4	433.3	702.0	230.0	390.0	1690.0	156.8	458.0	497.1	599.0	400.0	350.0	263.4	517.0
	(7.6)	(30.3)	(16.4)	(35.6)	(10.8)	(25.2)	(24.4)	(8.4)	(11.1)	(15.1)	(20.2)	(43.8)	(27.2)	(25.6)	(94.1)	(4.3)	(0.1)	(19.1)	(40.2)	(4.0)	(20.1)	(11.4)	(10.9)
DL2100 Payments for mortgages (flow)	650.0	900.0	318.0	780.0	320.0	955.8	400.0	440.8	863.0	300.0	541.7	759.2	310.0	396.0	1996.0	169.0	480.0	593.6	732.8	430.0	477.0	280.0	659.0
	(8.2)	(35.3)	(17.5)	(59.0)	(14.3)	(19.5)	(25.6)	(9.4)	(12.0)	(20.3)	(16.5)	(54.0)	(22.2)	(22.9)	(109.5)	(6.5)	(1.4)	(21.3)	(34.4)	(9.8)	(35.5)	(11.6)	(12.6)
DL2110 Payments for HMR mortgages (flow)	627.0	875.0	292.0	746.7	313.0	922.2	400.0	431.4	835.0	300.0	537.5	710.0	330.0	380.0	1912.0	159.1	458.0	580.5	725.0	421.8	449.0	273.0	649.0
	(11.9)	(32.9)	(14.9)	(53.0)	(14.6)	(22.5)	(26.1)	(9.5)	(13.6)	(21.3)	(16.5)	(43.0)	(23.0)	(23.3)	(102.2)	(5.7)	(0.1)	(20.9)	(32.9)	(9.9)	(37.5)	(13.2)	(10.2)
DL2120 Payments for other property mortgages (flow)	628.7	846.8	362.0	755.0	258.0	977.0	400.0	380.4	840.0	N	500.0	700.0	230.0	N	1508.0	223.1	640.0	445.5	935.2	341.2	N	280.0	491.0
	(28.3)	(108.0)	(149.1)	(78.0)	(29.7)	(65.1)	(140.6)	(16.9)	(29.9)		(73.1)	(117.9)	(63.3)		(176.3)	(28.5)	(3.5)	(189.6)	(188.4)	(16.7)		(42.0)	(25.9)
DL2200 Payments for non-mortgage debt (flow)	246.9	256.0	146.0	223.3	143.0	357.8	222.0	231.4	280.0	199.4	260.0	300.0	150.0	157.0	516.0	112.2	N	44.4	224.0	200.2	240.0	158.6	231.0
	(5.4)	(22.5)	(1.3)	(21.8)	(10.6)	(11.0)	(22.2)	(7.6)	(9.4)	(9.4)	(14.7)	(27.4)	(15.2)	(55.9)	(41.7)	(3.8)		(11.0)	(27.5)	(4.1)	(12.9)	(13.9)	(7.5)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Debt instruments include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, nonmortgage 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: IE3, IT5 for information on country-specific issues that may affect the comparability of the figures.

F. Debt burden

Table F1 Financial burden indicators, median ratios

Ratio in %

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	21.6	25.0	16.4	19.5	10.6	20.3	8.0	22.7	22.8	9.3	14.0	17.0	12.0	16.8	21.3	9.1	13.7	36.1	14.1	20.2	9.6	18.1	41.9
	(0.6)	(1.8)	(1.5)	(1.6)	(0.6)	(1.1)	(1.1)	(1.1)	(0.8)	(1.5)	(1.4)	(1.8)	(2.6)	(2.4)	(2.2)	(0.5)	(0.1)	(1.2)	(1.0)	(0.7)	(1.1)	(1.4)	(1.0)
DODIRATIO Debt to income ratio of indebted households	66.0	100.8	60.6	35.3	33.9	42.5	25.9	84.3	92.0	28.6	58.7	138.6	22.1	48.0	125.8	29.8	127.8	206.4	29.5	102.6	31.1	84.7	80.6
	(2.3)	(9.3)	(6.6)	(3.5)	(2.9)	(2.9)	(4.1)	(4.7)	(4.6)	(3.1)	(6.9)	(14.1)	(4.3)	(9.8)	(17.3)	(2.0)	(0.5)	(7.6)	(3.3)	(3.7)	(4.3)	(6.3)	(1.9)
DODSTOTAL Debt service to income ratio, all indebted households	10.7	11.7	9.8	5.8	7.3	9.5	8.1	13.3	17.3	7.1	10.7	16.4	9.1	7.7	14.2	5.6	9.3	9.1	5.5	13.0	7.5	9.0	10.6
	(0.2)	(0.6)	(0.4)	(0.4)	(0.4)	(0.3)	(0.6)	(0.3)	(0.3)	(0.7)	(0.5)	(0.8)	(0.7)	(0.7)	(1.0)	(0.3)	(0.1)	(0.4)	(0.6)	(0.3)	(0.5)	(0.4)	(0.1)
DODSTOTALp Debt service to income ratio, households with debt payments	12.5	13.6	10.3	8.4	9.5	10.9	12.5	14.1	17.8	9.8	12.1	19.2	9.3	9.9	16.5	8.1	12.7	9.7	10.3	14.4	9.3	9.5	11.0
	(0.2)	(0.6)	(0.4)	(0.6)	(0.4)	(0.3)	(1.0)	(0.4)	(0.3)	(0.6)	(0.5)	(1.1)	(0.6)	(0.9)	(1.1)	(0.4)	(0.1)	(0.5)	(0.5)	(0.3)	(0.4)	(0.4)	(0.2)
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	14.0	13.8	11.2	11.3	9.0	11.1	14.4	13.4	19.5	9.5	13.9	20.1	10.1	9.1	18.9	7.7	12.8	10.9	11.6	14.4	11.2	9.6	11.1
	(0.2)	(0.6)	(0.5)	(0.7)	(0.5)	(0.4)	(1.4)	(0.3)	(0.2)	(0.7)	(0.6)	(1.0)	(1.1)	(0.9)	(1.0)	(0.3)	(0.1)	(0.4)	(0.6)	(0.4)	(0.7)	(0.5)	(0.1)
DOLTVRATIO Loan to value ratio of main residence	36.8	35.4	24.3	27.9	24.3	36.3	26.3	41.9	41.4	29.0	36.7	32.0	40.0	32.8	41.8	15.5	28.2	42.3	17.3	30.0	21.6	29.0	53.1
	(0.7)	(1.7)	(1.6)	(2.6)	(1.3)	(1.5)	(3.6)	(1.4)	(0.9)	(4.0)	(2.7)	(3.9)	(4.6)	(3.7)	(3.0)	(0.8)	(0.1)	(1.0)	(1.4)	(0.7)	(2.7)	(1.7)	(1.2)
DNNLAratio Net liquid assets as a fraction of annual gross income	28.1	47.3	23.9	29.5	16.1	9.6	10.5	28.7	34.9	6.7	28.9	7.0	8.2	8.3	42.2	10.3	82.5	42.4	34.0	17.7	5.8	13.0	12.7
	(0.8)	(3.8)	(0.9)	(2.5)	(1.4)	(0.8)	(1.0)	(1.8)	(1.4)	(1.1)	(1.3)	(1.2)	(1.4)	(0.8)	(4.4)	(0.9)	(0.1)	(2.1)	(1.2)	(1.1)	(0.5)	(1.1)	(0.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 varies by year (see detailed tables below). 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: AT1, AT2, AT3, BE1, BE2, CY1, DE1, EE1, EE2, EE3, EE4, EE5, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR2, FR3, FR4, FR5, GR1, GR2, GR3, HU1, IE1, IE2, IE3, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LU1, LU2, LV1, LV2, LV3, PT1 for information on country-specific issues that may affect the comparability of the figures.

Table F2 Financial burden indicators - 90th percentile ratios

Ratio in %

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	89.4	68.4	71.4	162.5	57.2	82.6	48.9	93.6	70.9	58.4	61.0	88.7	77.5	58.5	80.6	71.3	43.9	93.7	176.6	75.6	58.3	56.4	400.0
	(3.8)	(2.6)	(17.6)	(73.2)	(5.1)	(7.3)	(3.5)	(5.7)	(1.7)	(7.3)	(4.5)	(14.5)	(13.1)	(5.8)	(6.8)	(5.0)	(0.1)	(6.9)	(43.6)	(3.9)	(16.5)	(2.4)	(46.4)
DODIRATIO Debt to income ratio of indebted households	374.5	347.9	272.7	282.6	223.8	249.6	246.9	389.0	437.2	186.2	299.4	621.5	187.3	216.1	655.9	194.9	395.4	629.1	228.3	424.1	197.6	365.4	283.8
	(7.0)	(20.1)	(29.2)	(29.0)	(13.8)	(7.8)	(22.9)	(19.1)	(10.0)	(18.8)	(17.0)	(92.2)	(45.8)	(31.9)	(52.3)	(8.4)	(0.1)	(64.9)	(18.6)	(12.6)	(24.0)	(25.6)	(4.7)
DODSTOTAL Debt service to income ratio, all indebted households	30.9	26.0	24.3	20.1	29.5	25.9	26.8	36.8	39.6	20.1	27.4	53.5	26.1	27.2	43.8	24.4	20.8	35.0	20.2	36.3	20.1	23.5	24.5
	(0.6)	(1.3)	(1.1)	(0.9)	(1.5)	(0.9)	(1.8)	(1.5)	(1.0)	(1.6)	(1.1)	(5.1)	(6.2)	(4.6)	(3.7)	(1.1)	(0.1)	(4.1)	(1.6)	(1.7)	(1.5)	(1.4)	(0.5)
DODSTOTALp Debt service to income ratio, households with debt payments	32.9	27.1	24.6	22.5	32.4	26.8	31.5	37.5	40.3	23.5	29.0	57.4	27.6	29.0	46.8	28.5	N	36.8	24.3	38.4	22.6	24.2	25.0
	(0.8)	(1.3)	(1.2)	(1.6)	(1.9)	(1.2)	(3.4)	(1.4)	(1.0)	(2.0)	(1.5)	(6.5)	(6.6)	(4.1)	(4.5)	(1.6)		(4.7)	(1.7)	(1.6)	(2.1)	(1.4)	(0.5)
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	32.2	27.1	24.4	25.0	28.5	23.1	33.8	33.7	37.3	N	29.0	61.1	26.5	N	48.7	24.3	N	39.5	25.1	36.5	N	23.3	21.7
	(0.8)	(1.4)	(1.5)	(3.3)	(1.8)	(0.9)	(3.4)	(1.9)	(1.3)		(1.4)	(7.3)	(5.0)		(4.7)	(1.4)		(5.1)	(1.8)	(1.8)		(1.7)	(0.6)
DOLTVRATIO Loan to value ratio of main residence	79.8	72.2	61.6	72.2	68.6	70.2	63.6	83.8	85.7	N	75.0	86.6	N	N	88.0	54.9	N	80.3	48.8	63.8	N	68.8	94.2
	(1.0)	(2.2)	(3.9)	(4.0)	(3.4)	(1.7)	(7.0)	(2.2)	(1.2)		(5.3)	(6.9)			(4.0)	(2.7)		(2.0)	(3.7)	(1.2)		(3.6)	(0.9)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The table reports the 90th percentiles of selected debt related ratios at the household level. See the footnote of the previous table for the definitions.

See country notes: AT1, AT2, AT3, BE1, BE2, CY1, DE1, EE1, EE2, EE3, EE4, EE5, F11, F12, F13, F14, F15, F16, F17, F18, F19, FR1, FR2, FR3, FR4, FR5, GR1, GR2, GR3, HU1, IE1, IE2, IE3, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LU1, LU2, LV1, LV2, LV3, PT1 for information on country-specific issues that may affect the comparability of the figures.

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
65-74	1.9	4.5	0.3	3.0	0.4	1.3	0.3	2.2	0.7	0.9	1.3	1.5	2.6	0.4	2.7	2.4	0.0	1.9	2.1	1.7	0.3	0.1	3.8
	(0.3)	(1.6)	(0.2)	(1.0)	(0.3)	(0.5)	(0.2)	(0.6)	(0.4)	(0.7)	(0.6)	(0.9)	(1.3)	(0.3)	(2.7)	(0.6)	(0.1)	(0.6)	(0.5)	(0.5)	(0.3)	(0.1)	(0.7)
75+	0.7	0.7	0.0	0.8	0.9	1.0	0.0	1.2	0.7	0.7	0.3	0.0	0.0	0.0	0.6	0.8	0.0	0.1	0.4	1.0	0.0	0.0	0.8
	(0.2)	(0.6)	(0.1)	(0.7)	(0.5)	(0.4)	(0.1)	(0.5)	(0.3)	(0.7)	(0.1)	(0.1)	(0.1)	(0.1)	(1.6)	(0.3)	(0.1)	(0.1)	(0.3)	(0.4)	(0.1)	(0.1)	(0.4)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The table presents percentages of households with negative net wealth. 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 euro area sample for the euro area column, and the quantiles in a respective country for the country columns.

See country notes: AT1, AT2, BE2, CY1, EE1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, FR1, FR3, GR2, IE2, IT2, IT5, LT1, LU1, LU2, LV1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	170.5 (3.2)	155.2 (9.7)	122.8 (8.9)	97.6 (10.9)	87.0 (4.7)	137.1 (5.4)	121.1 (22.0)	187.5 (7.6)	222.3 (5.2)	109.8 (12.5)	154.5 (10.0)	210.4 (20.3)	95.5 (17.2)	78.8 (9.0)	306.9 (22.4)	67.9 (2.6)	195.4 (0.1)	235.7 (10.4)	94.0 (8.0)	188.0 (7.4)	88.2 (10.5)	126.9 (10.5)	147.9 (2.9)
	Renters / other	18.1 (1.2)	6.5 (1.6)	23.2 (3.4)	14.0 (2.3)	11.3 (1.8)	12.6 (1.1)	8.4 (1.6)	29.1 (2.8)	18.8 (1.4)	16.9 (5.4)	20.3 (4.6)	56.2 (19.6)	11.3 (4.4)	N	22.7 (5.1)	15.0 (3.1)	N	37.8 (7.9)	9.1 (0.8)	21.6 (1.5)	18.0 (4.2)	70.0 (19.9)	36.6 (2.1)
	16-34	77.7 (10.5)	226.2 (22.5)	113.7 (24.8)	26.3 (5.4)	72.3 (14.2)	23.0 (5.1)	14.7 (11.6)	62.2 (20.5)	184.7 (23.2)	26.8 (7.1)	154.1 (42.8)	N	18.5 (5.0)	77.8 (24.1)	147.8 (88.7)	44.6 (6.1)	221.8 (0.1)	179.7 (29.9)	15.5 (3.6)	110.2 (23.6)	38.0 (10.8)	176.7 (23.3)	85.9 (6.0)
	35-44	126.2 (8.0)	146.6 (19.2)	102.7 (10.0)	31.9 (11.3)	61.4 (7.6)	97.7 (9.3)	15.5 (7.2)	147.3 (11.5)	211.1 (8.7)	38.9 (13.6)	116.9 (19.5)	196.6 (25.9)	48.4 (12.6)	65.7 (10.5)	254.1 (37.6)	53.2 (5.2)	153.0 (0.7)	249.1 (22.2)	50.5 (9.0)	179.2 (9.1)	52.1 (9.6)	122.9 (14.6)	135.3 (5.6)
	45-54	79.0 (4.2)	91.3 (13.7)	47.0 (6.2)	45.5 (6.6)	27.4 (5.0)	68.4 (5.6)	32.2 (14.9)	111.7 (8.4)	101.2 (7.2)	29.5 (8.2)	70.4 (9.3)	129.1 (21.7)	25.0 (6.4)	18.1 (11.8)	131.7 (28.5)	29.1 (3.6)	54.9 (0.1)	217.3 (14.3)	32.8 (6.5)	131.2 (6.9)	39.9 (5.5)	62.0 (8.8)	87.4 (4.9)
	55-64	47.9 (2.5)	48.2 (8.9)	29.4 (3.7)	39.8 (6.1)	11.0 (1.6)	33.3 (3.9)	25.7 (7.0)	64.9 (6.8)	47.3 (4.3)	25.2 (7.7)	30.7 (5.5)	121.6 (16.5)	14.4 (7.5)	17.0 (4.4)	77.6 (18.4)	16.2 (2.2)	7.7 (0.1)	171.2 (15.6)	33.0 (8.0)	58.6 (6.4)	19.5 (4.0)	31.2 (5.7)	46.0 (3.3)
	65-74	29.2 (2.5)	7.1 (5.0)	30.4 (9.2)	33.8 (20.8)	5.5 (1.8)	9.4 (1.0)	41.4 (14.0)	21.0 (3.9)	25.0 (3.1)	23.5 (9.3)	24.8 (4.1)	79.3 (45.0)	9.7 (4.7)	N	38.9 (31.3)	17.9 (4.6)	N	223.4 (20.0)	13.6 (4.4)	39.2 (6.6)	17.9 (6.0)	N	47.6 (4.5)
	75+	22.8 (4.2)	N	N	31.7 (11.5)	N	7.4 (2.4)	N	20.5 (6.6)	10.3 (1.8)	N	28.3 (13.3)	N	N	N	N	12.3 (3.8)	N	207.5 (25.1)	N	15.6 (3.1)	N	N	30.9 (6.3)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The debt to income ratio is the ratio of total debt to gross household income. Total debt includes 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). 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 varies by country (see tables).

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the quantiles in a respective country for the country columns.

See country notes: AT3, BE1, DE1, EE4, EE5, FI5, FI8, FR1, FR2, FR4, FR5, GR1, GR3, HU1, IE1, IE3, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LV1, LV3, PT1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	16.1 (0.3)	15.2 (0.7)	12.0 (0.5)	12.0 (0.7)	11.7 (0.7)	14.5 (0.4)	15.5 (1.6)	17.8 (0.4)	22.5 (0.3)	10.4 (0.7)	15.6 (1.2)	20.9 (1.2)	14.1 (0.8)	9.5 (1.0)	22.5 (1.1)	9.9 (0.4)	12.8 (0.1)	11.1 (0.4)	12.3 (0.6)	16.5 (0.3)	11.5 (0.6)	10.1 (0.6)	15.0 (0.2)
	Renters / other	7.5 (0.3)	8.2 (1.9)	9.8 (1.2)	5.6 (0.7)	7.5 (1.6)	7.2 (0.7)	8.4 (0.7)	11.2 (0.6)	9.5 (0.4)	7.1 (2.6)	10.6 (1.5)	16.6 (2.4)	6.2 (2.0)	N	9.3 (1.4)	7.9 (1.2)	N	0.5 (0.4)	5.4 (0.8)	10.2 (0.5)	8.4 (0.8)	12.3 (2.0)	4.2 (0.2)
	16-34	11.6 (0.8)	16.7 (1.1)	12.7 (1.6)	5.7 (1.0)	12.6 (1.3)	9.2 (0.8)	9.4 (2.4)	12.7 (1.5)	19.8 (0.9)	10.1 (1.4)	13.3 (2.6)	N	8.9 (1.2)	12.4 (2.2)	20.7 (3.0)	7.9 (0.8)	13.6 (0.1)	5.6 (2.0)	10.5 (3.0)	15.0 (1.3)	10.1 (2.0)	12.3 (0.9)	7.4 (0.6)
	35-44	14.5 (0.3)	14.0 (1.3)	11.7 (0.8)	9.9 (1.3)	10.1 (0.8)	12.2 (0.6)	10.0 (1.5)	14.9 (0.8)	20.8 (0.4)	8.3 (1.0)	13.6 (1.0)	20.1 (2.0)	9.6 (1.3)	8.2 (0.8)	20.4 (2.1)	8.2 (0.6)	13.0 (0.1)	12.8 (0.7)	10.7 (0.7)	16.0 (0.8)	10.3 (0.7)	10.8 (0.7)	13.6 (0.3)
	45-54	13.1 (0.4)	12.3 (1.2)	8.9 (0.8)	8.2 (1.1)	7.8 (1.0)	12.2 (0.8)	12.3 (2.0)	14.9 (0.5)	18.2 (0.5)	10.0 (1.2)	12.5 (0.9)	17.3 (1.5)	9.0 (2.6)	9.1 (1.6)	16.0 (1.9)	7.4 (0.5)	12.5 (0.1)	11.5 (0.9)	10.2 (0.8)	15.3 (0.6)	8.9 (0.6)	8.4 (0.6)	12.0 (0.3)
	55-64	11.7 (0.4)	10.9 (1.2)	9.2 (0.9)	10.0 (0.9)	6.7 (0.8)	10.3 (0.7)	13.3 (1.4)	14.3 (0.6)	14.8 (0.6)	9.4 (1.7)	9.7 (1.0)	20.6 (2.7)	10.3 (2.4)	N	14.5 (2.2)	7.2 (0.6)	N	8.2 (0.7)	10.6 (1.2)	12.1 (0.7)	9.5 (1.2)	7.7 (0.9)	11.2 (0.3)
	65-74	10.5 (0.4)	11.8 (2.9)	10.1 (1.4)	10.6 (1.6)	7.3 (2.3)	7.2 (0.7)	19.9 (4.1)	11.0 (1.2)	11.8 (0.9)	N	10.8 (1.4)	23.2 (10.4)	9.5 (2.7)	N	9.2 (3.5)	13.7 (2.5)	N	6.6 (0.5)	9.1 (2.0)	13.1 (0.8)	9.2 (2.2)	N	11.2 (0.6)
	75+	7.6 (0.5)	N	N	N	N	10.9 (1.3)	N	9.1 (1.5)	7.7 (1.0)	N	9.3 (1.8)	N	N	M	N	15.8 (4.1)	N	6.4 (0.6)	N	10.3 (2.0)	N	N	8.6 (0.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The debt service to income ratio is calculated as the ratio between total monthly debt payments and household gross monthly income, among households with debt payments. 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 varies by country (see tables).

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the quantiles in a respective country for the country columns.

See country notes: AT3, BE1, DE1, EE5, FR2, FR4, FR5, GR1, HU1, IT1, IT3, IT4, LT2, LV1, PT1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	28.2	29.3	20.4	19.5	17.5	30.4	17.5	30.7	32.8	21.8	25.7	20.1	26.5	28.4	31.8	15.2	19.6	34.6	13.6	23.4	17.7	23.1	41.5
		(0.7)	(2.0)	(1.4)	(1.5)	(1.0)	(1.1)	(3.3)	(1.1)	(0.8)	(3.8)	(2.6)	(2.1)	(4.0)	(3.9)	(2.1)	(0.8)	(0.1)	(1.1)	(1.0)	(0.7)	(2.2)	(1.3)	(0.8)
	Renters / other	36.1	29.7	52.2	35.2	19.8	42.1	10.6	44.4	28.1	36.5	33.3	44.3	30.3	N	18.6	57.7	N	57.1	32.7	48.2	34.3	54.6	121.2
		(2.4)	(8.6)	(11.6)	(7.7)	(4.3)	(5.1)	(5.3)	(5.0)	(1.7)	(12.0)	(8.7)	(19.0)	(12.7)		(4.6)	(10.9)		(15.0)	(5.6)	(4.5)	(9.2)	(18.1)	(10.1)
	16-34	45.4	45.7	38.5	37.9	27.7	45.8	22.7	34.0	46.6	19.3	36.8	N	27.2	33.9	40.0	21.5	28.6	54.5	40.9	45.8	25.6	41.2	85.5
		(2.7)	(4.5)	(3.7)	(11.8)	(3.8)	(7.7)	(13.8)	(5.0)	(2.4)	(6.6)	(8.0)		(8.2)	(10.2)	(6.8)	(2.7)	(0.1)	(5.5)	(6.2)	(3.2)	(4.4)	(4.2)	(3.2)
	35-44	33.5	33.4	21.9	26.5	16.3	38.2	9.6	39.3	36.7	16.0	27.2	27.3	15.4	22.0	36.6	14.2	15.9	48.9	18.2	32.0	21.1	25.1	52.9
		(1.2)	(3.3)	(1.7)	(6.0)	(1.4)	(2.5)	(4.3)	(2.0)	(1.7)	(4.4)	(3.8)	(4.2)	(3.8)	(3.2)	(4.0)	(1.0)	(0.1)	(2.1)	(2.6)	(1.3)	(4.0)	(2.3)	(1.4)
	45-54	21.0	18.4	11.5	20.0	6.9	25.2	8.8	26.7	21.1	9.9	14.9	15.0	8.3	12.9	20.1	8.2	6.2	36.9	11.8	20.7	11.3	11.7	30.0
		(1.0)	(3.3)	(1.5)	(3.2)	(1.3)	(2.3)	(4.0)	(1.2)	(1.1)	(2.3)	(2.0)	(2.7)	(2.5)	(3.0)	(3.3)	(0.7)	(0.2)	(2.4)	(1.7)	(0.9)	(1.5)	(1.2)	(1.3)
55-64	11.2	7.6	6.9	11.6	2.8	7.6	6.3	11.4	10.0	6.7	6.2	13.1	5.4	N	7.7	4.3	1.4	27.0	9.1	10.5	3.8	5.7	18.7	
	(0.5)	(1.7)	(1.8)	(2.4)	(0.7)	(0.9)	(1.1)	(1.2)	(0.7)	(1.4)	(1.9)	(3.2)	(3.0)		(1.7)	(0.5)	(0.1)	(1.9)	(2.5)	(1.0)	(0.8)	(1.1)	(1.5)	
65-74	7.2	19.5	4.3	13.6	1.5	1.5	6.6	3.4	4.4	1.4	5.3	7.9	N	N	4.2	3.0	N	23.5	5.0	5.9	1.6	N	13.5	
	(0.9)	(11.5)	(1.3)	(3.3)	(0.7)	(0.3)	(2.6)	(0.8)	(0.6)	(0.9)	(1.8)	(4.2)			(6.5)	(0.7)		(1.5)	(2.5)	(1.0)	(0.7)		(1.4)	
75+	5.3	N	N	6.5	N	0.9	N	3.2	2.0	N	3.8	N	N	N	N	2.4	N	23.5	N	2.8	N	N	7.0	
	(0.7)			(2.6)		(0.4)		(1.6)	(0.4)		(2.1)					(0.9)		(1.7)		(1.1)			(1.1)	

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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.

See country notes: AT1, AT2, BE2, CY1, EE1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, FR1, FR3, GR2, GR3, IE2, IE3, IT2, IT5, LU1, LU2, LV1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

Table F7 Net value of household main residence, among all households - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	139.1	189.4	124.6	137.4	89.0	215.9	82.5	121.0	140.6	123.0	144.9	191.4	49.7	79.0	515.5	78.4	293.8	149.1	196.2	140.2	136.9	111.8	92.8
	(1.4)	(5.7)	(2.6)	(4.2)	(2.3)	(3.6)	(3.4)	(2.8)	(2.0)	(4.9)	(3.6)	(7.6)	(16.1)	(6.5)	(24.9)	(1.1)	(0.2)	(3.5)	(6.8)	(2.7)	(3.3)	(2.9)	(1.2)
p10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2.9	0.0
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(2.6)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(4.1)	(0.1)
p20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	27.2	0.0	0.0	0.0	20.0	0.0	13.1	0.0	0.0	0.0	0.0	0.0	40.0	0.0
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(4.2)	(0.1)	(0.1)	(0.1)	(2.4)	(0.1)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(4.1)	(0.1)
p30	0.0	0.0	41.7	0.0	18.6	0.0	0.0	6.1	0.0	50.0	48.0	39.8	7.8	30.0	0.0	28.5	150.0	0.0	0.0	13.5	50.0	62.7	0.0
	(0.1)	(7.5)	(2.5)	(0.1)	(1.8)	(0.1)	(0.1)	(5.5)	(0.1)	(1.7)	(8.4)	(21.8)	(2.8)	(3.4)	(0.1)	(2.1)	(0.1)	(0.1)	(0.1)	(7.1)	(4.3)	(3.0)	(0.1)
p40	0.0	100.0	76.1	0.0	36.0	120.0	41.9	50.0	0.0	70.0	83.2	121.0	16.8	46.9	17.0	44.1	183.0	0.0	0.0	70.3	88.1	80.0	11.1
	(1.3)	(8.7)	(3.1)	(0.1)	(2.9)	(3.1)	(2.4)	(1.7)	(3.3)	(3.3)	(4.1)	(14.2)	(2.4)	(3.6)	(51.5)	(2.0)	(0.1)	(0.1)	(0.1)	(3.1)	(4.0)	(2.4)	(1.2)
p50	70.0	170.0	105.3	0.0	59.0	180.0	65.5	78.2	64.2	90.1	115.0	156.3	25.0	60.0	368.2	57.6	250.0	61.2	0.0	100.0	117.4	100.0	41.6
	(1.9)	(6.7)	(3.6)	(0.1)	(2.2)	(4.2)	(2.8)	(2.6)	(3.4)	(5.3)	(6.5)	(10.9)	(1.8)	(3.9)	(42.9)	(2.0)	(0.1)	(5.4)	(0.1)	(2.8)	(5.6)	(1.8)	(1.3)
p60	120.0	220.0	133.3	40.0	80.0	240.0	85.0	106.1	124.9	110.0	140.0	200.0	32.2	70.0	600.0	78.5	300.0	146.6	169.8	137.3	149.5	118.8	72.6
	(0.3)	(9.1)	(5.0)	(10.1)	(1.8)	(5.6)	(2.9)	(4.3)	(3.6)	(6.8)	(4.6)	(6.0)	(2.5)	(2.7)	(38.6)	(2.0)	(0.1)	(4.7)	(8.6)	(3.8)	(3.8)	(4.7)	(1.4)
p70	172.5	279.6	166.6	175.4	100.0	295.4	100.0	147.0	184.7	144.8	180.0	250.0	44.0	80.0	794.0	91.6	375.0	209.8	250.0	175.0	177.2	140.0	109.7
	(2.7)	(10.5)	(1.6)	(8.0)	(1.4)	(5.3)	(6.7)	(4.1)	(3.8)	(9.0)	(6.5)	(8.2)	(4.1)	(3.8)	(28.9)	(1.1)	(0.1)	(5.6)	(3.1)	(4.5)	(7.4)	(5.5)	(2.3)
p80	250.0	349.4	199.9	300.0	143.9	350.0	140.0	200.0	252.5	200.0	220.0	302.4	55.7	100.0	962.6	117.8	500.0	290.2	350.0	229.3	214.8	160.4	160.0
	(2.2)	(9.7)	(6.4)	(9.9)	(5.7)	(3.7)	(5.4)	(4.7)	(3.2)	(7.5)	(3.9)	(11.3)	(4.6)	(5.4)	(31.9)	(3.5)	(0.1)	(6.4)	(10.2)	(7.1)	(12.1)	(6.9)	(2.5)
p90	369.4	446.7	268.7	402.0	215.1	475.0	188.3	300.0	379.6	269.1	300.0	446.6	80.0	149.6	1238.0	170.2	750.0	400.5	500.0	335.1	300.0	210.0	250.1
	(5.8)	(14.4)	(11.0)	(12.2)	(10.3)	(15.3)	(10.0)	(7.2)	(5.2)	(19.4)	(5.4)	(28.9)	(6.0)	(6.9)	(69.7)	(6.6)	(0.1)	(9.4)	(13.4)	(7.2)	(3.2)	(7.2)	(3.9)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Net value of the household main residence is calculated as the value of the household main residence minus outstanding amount of mortgages collateralised on the household main residence. For outright owners without mortgages, the value corresponds to the value of the household main residence. For non-owners, the value is set to zero.

See country notes: AT2, EE4, FI1, FI8, FR1, IE3, IT2, IT5, LT1, LV2, LV3 for information on country-specific issues that may affect the comparability of the figures.

G. Consumption

Table G1 Consumption - food, utilities - medians

EUR thousands per year

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DOFOODC Food expenditure at home/outside home, annual	6.2	7.8	5.1	6.5	6.0	10.1	6.0	6.0	6.4	5.4	6.2	6.6	4.4	4.8	12.0	3.8	8.4	6.5	6.6	6.0	5.1	6.0	6.2
	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.2)	(0.2)	(0.1)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
DOFOODCH Food expenditure (at home), annual	4.8	6.0	4.4	4.8	4.8	7.8	4.2	6.0	4.8	4.8	4.8	4.8	3.6	3.6	8.4	3.1	6.0	4.8	4.8	4.8	4.8	4.8	5.2
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)
DOCOUTIL Expenditure on utilities, annual	3.1	3.8	2.2	4.2	2.8	4.2	2.4	2.4	3.0	2.4	2.8	3.0	2.4	1.8	4.3	1.9	1.7	3.0	3.6	2.4	3.6	3.0	2.6
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

Food expenditure at home includes food and beverages. Food expenditure outside home includes expenses at restaurants, lunches, canteens, and equivalent, net of any employer subsidy. Utilities include electricity, water, gas, telephone, internet and television.

See country notes: ES1, FI10, IE3, IT5 for information on country-specific issues that may affect the comparability of the figures.

Table G2 Consumption and saving
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DOABLETOSAVE Regular expenses less than income	44.0	56.3	M	57.6	29.1	45.6	20.7	38.7	35.4	23.8	39.3	18.2	27.9	47.2	47.3	67.4	44.9	49.3	45.9	39.5	42.5	42.3	M
	(0.4)	(1.6)		(1.2)	(1.1)	(1.1)	(1.5)	(0.8)	(0.7)	(1.4)	(1.3)	(1.5)	(2.1)	(2.5)	(2.0)	(0.6)	(0.1)	(1.1)	(1.1)	(0.6)	(1.4)	(1.7)	
DOFINASSIST Ability to get financial assistance from friends or relatives	60.1	70.8	M	65.5	50.6	72.3	49.1	M	51.4	55.0	57.2	63.4	39.3	54.0	67.9	59.2	76.0	69.8	64.3	72.0	62.2	58.9	49.8
	(0.5)	(1.4)		(1.3)	(1.4)	(0.9)	(1.6)		(0.7)	(1.8)	(1.2)	(1.9)	(2.1)	(2.0)	(1.8)	(0.8)	(0.1)	(1.0)	(1.0)	(0.6)	(1.1)	(1.9)	(0.7)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The ability to save indicator is based on the regular expenses less than income indicator question asking on the balance of expenses and income over the last 12 months (response code expenses less than income). Ability to get financial assistance from friends and relatives indicator is based on the question: In an emergency, could your household get financial assistance of say EUR 5,000 from friends or relatives, who do not live with you?

See country notes: ES2, FI10, IE3, IT5 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	47.9 (0.9)	60.3 (2.9)	M	62.7 (3.1)	33.8 (2.2)	50.5 (2.3)	23.7 (6.2)	43.7 (1.7)	33.7 (1.2)	28.3 (5.3)	48.9 (4.1)	17.2 (2.9)	31.7 (5.0)	62.9 (4.2)	45.6 (3.3)	86.7 (1.2)	47.2 (0.1)	57.3 (1.6)	41.4 (3.0)	41.5 (1.3)	56.6 (4.3)	41.6 (2.9)	M
	Renters / other	40.8 (0.8)	47.9 (2.9)	M	51.1 (1.6)	26.7 (2.4)	37.7 (2.5)	15.7 (1.6)	27.9 (1.6)	40.4 (1.2)	23.8 (3.9)	23.0 (2.4)	9.9 (2.3)	31.0 (5.4)	50.7 (5.8)	42.5 (3.2)	60.8 (1.9)	38.8 (0.1)	37.4 (1.8)	41.5 (1.3)	31.7 (1.2)	35.5 (2.6)	35.1 (4.4)	M
	16-34	48.1 (1.5)	60.0 (4.5)	M	60.7 (3.4)	34.1 (2.9)	46.8 (3.9)	14.7 (2.8)	46.3 (3.5)	34.8 (2.1)	34.5 (4.9)	38.2 (4.5)	15.5 (5.2)	34.8 (6.5)	66.5 (3.9)	47.0 (4.2)	77.0 (1.8)	48.3 (0.1)	53.1 (3.5)	40.5 (2.7)	46.1 (2.8)	43.5 (4.0)	37.5 (4.2)	M
	35-44	43.3 (1.1)	55.8 (4.2)	M	53.6 (3.1)	24.7 (2.3)	46.3 (2.9)	20.0 (2.9)	38.2 (2.1)	36.5 (1.8)	24.5 (3.5)	41.9 (3.6)	19.0 (3.8)	35.8 (6.4)	60.2 (4.1)	42.4 (3.7)	84.9 (1.2)	47.5 (0.1)	46.6 (3.0)	40.3 (2.6)	40.6 (1.7)	47.0 (3.1)	41.6 (3.5)	M
	45-54	42.5 (0.9)	57.4 (3.7)	M	57.1 (2.8)	30.4 (2.4)	45.9 (2.4)	20.0 (3.1)	39.7 (1.7)	35.7 (1.5)	24.6 (3.0)	35.2 (2.5)	16.7 (2.9)	19.3 (4.0)	60.8 (4.8)	45.1 (4.2)	86.8 (1.0)	48.8 (0.1)	48.5 (3.1)	38.6 (2.5)	36.5 (1.4)	46.5 (2.7)	46.9 (3.1)	M
	55-64	43.3 (0.9)	58.3 (3.4)	M	57.4 (2.5)	27.6 (2.4)	46.9 (2.3)	22.4 (3.3)	35.3 (1.6)	34.6 (1.4)	22.3 (2.9)	38.1 (2.9)	20.4 (3.2)	29.9 (4.9)	46.1 (3.9)	45.0 (4.1)	74.1 (1.5)	45.6 (0.1)	47.6 (2.4)	46.3 (2.3)	40.5 (1.5)	40.5 (2.4)	47.1 (3.1)	M
	65-74	43.8 (1.0)	49.0 (3.7)	M	55.6 (3.0)	28.4 (2.6)	41.4 (2.2)	22.4 (4.4)	42.5 (2.3)	37.5 (1.6)	16.2 (2.4)	42.2 (2.4)	16.5 (2.9)	22.2 (4.6)	31.4 (3.1)	55.3 (5.8)	39.3 (1.8)	34.9 (0.1)	49.0 (2.2)	50.0 (2.3)	39.2 (1.5)	37.8 (2.4)	32.7 (3.3)	M
	75+	44.4 (1.1)	56.9 (4.3)	M	60.3 (3.1)	30.7 (3.0)	45.3 (2.3)	22.3 (3.2)	34.5 (2.3)	33.6 (1.9)	26.6 (3.9)	40.6 (2.7)	19.5 (3.8)	24.6 (4.9)	33.7 (3.6)	58.1 (10.0)	26.6 (1.6)	39.4 (0.1)	51.7 (2.5)	58.1 (2.4)	37.4 (1.5)	40.0 (3.0)	45.0 (6.3)	M

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The ability to save indicator is based on the regular expenses less than income indicator question asking on the balance of expenses and income over the last 12 months (response code expenses less than income).

See country notes: FI10, IE3, IT5 for information on country-specific issues that may affect the comparability of the figures.

H. Credit constraints

Table H1 Credit constraints

% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DOCREDITAPPL Applied for credit within last 3 years	20.6	19.7	2.1	17.1	30.5	45.9	2.6	33.6	28.1	11.9	13.9	9.0	18.3	10.3	29.7	13.5	11.1	15.8	5.8	20.9	8.1	14.0	24.3
	(0.3)	(1.2)	(0.3)	(1.0)	(1.0)	(1.1)	(0.4)	(0.8)	(0.6)	(1.0)	(0.9)	(1.1)	(1.6)	(1.0)	(1.7)	(0.5)	(0.1)	(0.7)	(0.5)	(0.5)	(0.7)	(1.0)	(0.5)
DOCREDITREFUSED Refused or only reduced credit (among those applying in last 3 years)	11.0	12.3	M	11.9	12.6	9.2	37.9	16.2	7.9	9.8	7.0	9.4	16.9	41.2	10.6	15.5	21.2	4.3	14.8	12.1	31.6	9.3	8.2
	(0.6)	(2.5)		(2.1)	(1.7)	(1.2)	(7.2)	(1.1)	(0.7)	(2.7)	(1.8)	(3.7)	(3.4)	(4.2)	(2.1)	(1.6)	(0.1)	(1.3)	(4.2)	(1.0)	(4.1)	(2.3)	(0.8)
DOCREDITNOTAPPL Not applying for credit due to perceived credit constraint	5.1	5.0	M	4.4	5.7	5.8	4.1	9.1	7.2	5.7	1.5	3.0	6.8	7.7	13.8	3.5	2.2	2.1	3.1	6.8	3.5	4.2	6.8
	(0.2)	(0.7)		(0.6)	(0.6)	(0.6)	(0.5)	(0.5)	(0.4)	(0.8)	(0.2)	(0.6)	(1.1)	(0.8)	(1.4)	(0.3)	(0.1)	(0.4)	(0.4)	(0.3)	(0.4)	(0.6)	(0.4)
DOCREDITC Credit constrained household	6.6	7.1	M	6.0	7.8	8.9	4.7	11.7	8.5	5.9	2.5	3.8	9.0	9.3	14.8	4.8	4.5	2.6	3.6	8.1	5.4	5.3	8.0
	(0.2)	(0.8)		(0.7)	(0.7)	(0.8)	(0.5)	(0.6)	(0.4)	(0.8)	(0.3)	(0.7)	(1.2)	(0.8)	(1.4)	(0.3)	(0.1)	(0.4)	(0.4)	(0.4)	(0.6)	(0.7)	(0.4)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 three years. The third row shows those not applying for credit due to a perceived credit constraint. The last row 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 from the calculation of the percentages.

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.

See country notes: ES3, IE3, IT5 for information on country-specific issues that may affect the comparability of the figures.

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI	
Housing status	Owners - outright	36.2 (0.5)	46.8 (2.4)	22.9 (0.3)	59.2 (3.0)	21.1 (0.8)	57.0 (1.4)	23.5 (0.7)	29.9 (0.6)	41.6 (0.6)	20.4 (0.7)	31.5 (0.8)	32.1 (1.9)	16.0 (1.3)	15.6 (0.6)	111.1 (6.8)	16.8 (0.3)	35.4 (0.1)	49.8 (3.3)	52.2 (1.4)	24.3 (0.6)	27.1 (0.8)	24.9 (0.6)	46.1 (0.8)
	Owners - with mortgage	58.4 (0.8)	76.5 (2.4)	34.4 (1.3)	90.0 (3.8)	43.9 (2.0)	104.1 (2.4)	33.7 (3.9)	39.6 (1.2)	54.5 (0.8)	36.5 (3.6)	44.7 (2.1)	40.6 (3.1)	40.4 (5.2)	45.1 (2.7)	128.8 (6.4)	27.0 (0.7)	51.0 (0.1)	67.5 (1.9)	74.1 (1.6)	37.1 (0.7)	53.1 (2.2)	33.7 (0.9)	75.5 (0.9)
	Renters / other	30.5 (0.4)	36.9 (1.6)	16.4 (0.5)	40.1 (1.4)	16.9 (1.1)	54.1 (1.8)	23.0 (0.8)	20.0 (0.5)	25.7 (0.5)	18.7 (2.4)	20.3 (0.7)	19.5 (1.3)	13.1 (1.5)	23.4 (2.0)	70.6 (4.0)	16.5 (0.8)	26.4 (0.1)	34.0 (1.3)	38.2 (0.8)	19.4 (0.6)	23.5 (1.2)	19.6 (1.7)	27.1 (0.6)
Age of RP	16-34	35.7 (0.9)	64.0 (4.2)	25.8 (0.8)	42.7 (3.8)	26.7 (1.9)	65.3 (5.4)	19.7 (1.1)	27.2 (1.8)	31.0 (1.0)	29.9 (1.5)	27.4 (4.1)	24.4 (3.9)	26.1 (3.4)	32.6 (2.7)	87.9 (5.9)	20.6 (0.9)	43.2 (0.1)	44.1 (3.4)	40.3 (2.1)	28.1 (1.0)	29.7 (2.2)	27.5 (1.6)	33.8 (0.9)
	35-44	44.7 (1.0)	76.9 (4.4)	30.4 (0.8)	66.3 (2.2)	39.4 (2.0)	77.1 (3.8)	28.4 (1.6)	31.9 (1.5)	43.0 (1.3)	32.4 (2.1)	33.7 (1.4)	35.3 (2.5)	25.0 (3.2)	40.6 (2.9)	98.0 (7.8)	24.8 (0.7)	42.6 (0.1)	62.8 (3.4)	60.5 (3.1)	31.0 (0.9)	39.7 (2.2)	29.1 (1.2)	63.7 (1.8)
	45-54	45.0 (0.9)	64.4 (5.5)	30.7 (0.9)	66.6 (3.5)	34.6 (1.5)	89.3 (2.8)	30.9 (1.6)	34.1 (0.9)	44.0 (1.3)	33.3 (2.2)	34.5 (1.3)	43.2 (3.3)	23.4 (3.2)	30.9 (2.1)	106.6 (9.3)	25.9 (0.7)	45.4 (0.1)	61.9 (4.6)	65.7 (1.8)	32.0 (0.7)	46.9 (1.9)	34.6 (1.5)	71.3 (1.7)
	55-64	42.7 (0.7)	53.7 (5.1)	26.0 (0.8)	60.9 (2.6)	26.9 (1.7)	76.8 (4.6)	27.3 (2.0)	32.6 (1.3)	40.9 (1.1)	22.2 (2.1)	35.4 (1.6)	36.8 (3.4)	18.0 (2.1)	23.4 (1.3)	101.0 (8.4)	20.9 (0.7)	47.7 (0.1)	55.3 (3.1)	49.7 (1.9)	29.0 (1.2)	32.7 (2.4)	28.9 (1.6)	55.7 (1.5)
	65-74	31.0 (0.6)	37.6 (1.8)	16.8 (0.4)	36.0 (1.9)	16.1 (0.8)	47.2 (2.2)	19.0 (0.8)	26.1 (1.4)	33.3 (0.8)	10.3 (0.5)	27.4 (1.1)	22.8 (1.7)	11.8 (1.9)	8.2 (0.4)	95.5 (14.6)	8.3 (0.4)	18.2 (0.1)	37.9 (1.4)	44.1 (1.3)	21.3 (1.0)	18.0 (0.9)	16.3 (1.0)	36.9 (1.2)
	75+	26.8 (0.5)	32.5 (2.4)	11.3 (0.4)	35.9 (1.4)	9.1 (0.1)	32.8 (1.1)	15.1 (1.1)	19.5 (0.9)	28.3 (0.6)	8.4 (0.5)	20.2 (0.7)	15.7 (0.9)	5.7 (0.5)	7.6 (0.2)	77.3 (17.4)	6.5 (0.2)	13.8 (0.1)	38.9 (1.5)	33.8 (1.0)	14.0 (0.3)	12.5 (0.7)	14.2 (1.2)	32.1 (0.9)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 varies by country.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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: AT3, BE1, DE1, EE5, FR2, FR4, FR5, GR1, HU1, IE3, IT1, IT3, IT4, IT5, LT2, LV1, PT1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	(0.8) 76.7	(2.7) 86.6	(0.3) 37.3	(3.8) 125.6	(0.9) 51.5	(2.1) 121.3	(1.0) 36.9	(0.8) 48.1	(1.2) 67.8	(0.6) 40.6	(1.0) 57.1	(1.7) 48.1	(1.0) 45.2	(0.8) 55.2	(7.2) 153.0	(0.4) 31.0	(0.1) 61.2	(5.4) 77.2	(1.8) 83.4	(0.7) 45.4	(0.8) 55.4	(0.9) 38.0	(0.7) 85.5
	Renters / other	(1.7) 40.7	(2.8) 42.4	(1.0) 20.0	(8.0) 53.8	(1.4) 21.1	(2.7) 62.5	(2.0) 27.1	(1.3) 26.3	(1.5) 31.2	(2.3) 23.1	(2.0) 27.1	(2.0) 27.3	(3.4) 16.2	(3.1) 27.3	(6.5) 94.4	(0.8) 19.2	(0.1) 34.8	(2.0) 43.3	(5.0) 44.5	(0.9) 26.5	(1.9) 28.4	(1.1) 24.9	(0.9) 34.6
	16-34	(0.9) 46.2	(1.8) 69.5	(0.6) 27.7	(2.4) 57.1	(0.8) 34.3	(2.4) 79.4	(0.9) 23.6	(0.8) 31.7	(0.6) 36.2	(1.4) 32.1	(0.8) 34.3	(1.8) 26.8	(1.1) 28.8	(2.2) 38.2	(5.1) 107.1	(0.5) 23.6	(0.1) 47.0	(2.0) 52.2	(0.7) 45.6	(0.7) 35.1	(1.0) 33.5	(1.7) 30.3	(0.4) 42.8
	35-44	(2.0) 59.6	(4.2) 82.6	(1.0) 32.0	(5.4) 85.6	(1.7) 44.7	(4.3) 94.5	(1.2) 32.2	(1.4) 39.3	(1.3) 52.5	(1.7) 34.4	(2.4) 41.0	(2.6) 42.1	(2.6) 30.8	(2.5) 47.2	(7.5) 122.9	(0.7) 28.8	(0.1) 56.9	(3.4) 74.7	(1.8) 66.0	(1.7) 40.1	(1.9) 44.0	(1.5) 32.0	(0.7) 73.5
	45-54	(1.6) 65.5	(4.5) 77.9	(0.9) 33.3	(6.3) 102.7	(1.5) 45.2	(2.9) 110.6	(1.3) 34.4	(1.2) 42.3	(1.4) 58.8	(1.3) 36.8	(1.5) 48.7	(2.6) 49.8	(2.5) 32.2	(2.3) 38.6	(6.9) 136.5	(0.7) 31.0	(0.1) 54.2	(3.8) 74.5	(4.4) 72.5	(1.3) 40.7	(1.5) 48.4	(1.1) 40.9	(1.2) 85.4
	55-64	(1.7) 60.3	(4.5) 70.5	(0.7) 29.7	(6.7) 80.7	(2.1) 34.4	(3.3) 97.3	(1.6) 33.9	(1.4) 43.5	(1.6) 60.3	(1.5) 29.1	(1.5) 48.5	(2.4) 47.0	(2.9) 24.0	(2.3) 29.7	(7.9) 137.1	(0.7) 26.2	(0.1) 57.6	(5.2) 68.6	(2.7) 60.9	(1.1) 40.2	(1.5) 39.5	(1.9) 32.4	(1.5) 68.5
	65-74	(1.1) 42.5	(3.8) 45.8	(0.8) 19.2	(3.5) 52.9	(1.6) 23.6	(3.4) 63.8	(2.2) 23.5	(1.4) 35.3	(2.2) 42.5	(1.4) 14.4	(1.3) 39.9	(2.8) 28.7	(1.6) 18.2	(2.2) 13.6	(10.9) 123.5	(0.9) 14.6	(0.1) 26.0	(2.9) 51.4	(2.2) 47.0	(1.4) 32.1	(1.4) 24.9	(1.2) 21.6	(1.4) 47.5
	75+	(1.2) 35.6	(2.2) 41.1	(0.5) 14.0	(4.4) 47.9	(1.2) 13.1	(2.1) 45.9	(1.0) 19.4	(1.3) 26.4	(1.0) 37.1	(0.9) 11.0	(3.3) 27.0	(1.8) 23.4	(1.4) 9.0	(1.3) 9.1	(10.7) 110.6	(0.7) 9.3	(0.1) 19.6	(2.1) 46.1	(1.4) 40.5	(1.1) 22.3	(1.3) 17.5	(1.0) 18.3	(0.9) 40.1
		(0.8)	(2.0)	(0.4)	(2.8)	(0.6)	(1.8)	(1.1)	(1.0)	(0.8)	(0.8)	(1.0)	(1.8)	(0.8)	(0.4)	(16.7)	(0.3)	(0.1)	(2.5)	(1.2)	(0.8)	(0.8)	(1.4)	(0.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 varies by country.

Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the 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: AT3, BE1, DE1, EE5, FR2, FR4, FR5, GR1, HU1, IE3, IT1, IT3, IT4, IT5, LT2, LV1, PT1 for information on country-specific issues that may affect the comparability of the figures.

Table I3 Annual gross income per household - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	52.6	65.3	26.4	72.0	33.5	86.7	29.2	37.9	48.4	26.6	40.9	39.1	24.2	27.3	125.2	23.3	46.0	62.1	56.2	35.2	35.6	31.1	58.5
	(0.5)	(1.3)	(0.2)	(1.9)	(0.5)	(1.3)	(0.6)	(0.5)	(0.3)	(0.5)	(0.7)	(1.0)	(0.7)	(0.9)	(3.4)	(0.3)	(0.1)	(1.6)	(1.0)	(0.5)	(0.5)	(0.6)	(0.1)
p10	12.0	19.5	8.8	17.0	7.9	21.3	9.9	10.0	14.3	5.0	10.2	10.2	4.2	5.3	33.9	4.3	11.1	8.9	19.8	8.3	7.4	10.2	16.6
	(0.2)	(0.5)	(0.1)	(0.8)	(0.1)	(0.4)	(0.6)	(0.1)	(0.3)	(0.2)	(0.4)	(0.6)	(0.2)	(0.4)	(2.0)	(0.1)	(0.1)	(1.2)	(0.4)	(0.2)	(0.4)	(0.4)	(0.2)
p20	18.3	26.7	11.7	26.4	9.4	32.7	13.6	14.1	19.8	8.4	15.5	15.0	5.9	7.3	48.6	7.1	16.1	20.8	25.8	12.2	11.3	14.2	22.3
	(0.2)	(0.9)	(0.3)	(0.8)	(0.2)	(0.7)	(0.4)	(0.3)	(0.3)	(0.4)	(0.4)	(0.6)	(0.5)	(0.2)	(2.9)	(0.2)	(0.1)	(1.2)	(0.5)	(0.2)	(0.4)	(0.3)	(0.3)
p30	24.3	35.5	15.5	33.1	14.2	44.7	17.0	19.0	24.9	12.1	19.9	19.6	8.8	9.0	65.2	10.4	23.0	30.7	32.7	16.0	16.8	18.3	29.3
	(0.2)	(1.1)	(0.2)	(0.5)	(0.5)	(0.9)	(0.4)	(0.3)	(0.3)	(0.5)	(0.5)	(0.6)	(0.5)	(0.4)	(2.5)	(0.2)	(0.1)	(1.1)	(0.5)	(0.2)	(0.5)	(0.5)	(0.3)
p40	30.4	42.8	18.7	40.9	19.1	56.0	20.1	23.9	30.0	16.8	24.3	24.7	12.2	13.8	79.6	14.4	30.7	39.5	40.3	20.6	21.9	22.9	37.0
	(0.3)	(1.1)	(0.2)	(1.1)	(0.5)	(1.0)	(0.4)	(0.4)	(0.3)	(0.5)	(0.3)	(0.8)	(0.8)	(0.7)	(2.6)	(0.2)	(0.1)	(0.9)	(0.6)	(0.3)	(0.6)	(0.7)	(0.3)
p50	37.1	52.5	22.4	50.4	24.8	68.5	24.0	29.2	36.2	21.9	29.7	30.9	16.4	18.5	96.6	18.3	36.9	48.9	47.8	26.0	28.0	26.8	45.7
	(0.3)	(1.3)	(0.3)	(0.9)	(0.6)	(1.2)	(0.6)	(0.5)	(0.4)	(0.8)	(0.6)	(1.1)	(1.0)	(0.7)	(3.3)	(0.1)	(0.1)	(1.3)	(0.7)	(0.4)	(0.5)	(0.7)	(0.4)
p60	45.6	64.3	26.7	62.7	31.5	83.9	28.9	35.5	43.3	27.8	35.7	37.7	23.1	25.5	119.8	23.0	44.5	60.2	55.5	31.6	36.1	31.6	55.0
	(0.3)	(1.4)	(0.3)	(1.5)	(0.6)	(1.7)	(0.6)	(0.5)	(0.4)	(0.8)	(0.3)	(1.0)	(1.8)	(0.6)	(3.3)	(0.3)	(0.1)	(1.3)	(0.8)	(0.4)	(0.8)	(1.0)	(0.4)
p70	56.6	75.8	31.9	75.0	39.2	101.9	34.5	42.9	51.7	34.2	43.9	47.1	29.3	31.4	145.3	28.3	55.1	74.9	65.7	39.4	46.3	36.9	68.6
	(0.4)	(1.6)	(0.3)	(1.5)	(0.8)	(2.1)	(0.6)	(0.5)	(0.5)	(1.0)	(0.5)	(1.6)	(1.3)	(0.9)	(5.2)	(0.4)	(0.1)	(1.7)	(1.1)	(0.7)	(1.1)	(0.8)	(0.4)
p80	72.2	94.9	38.3	93.8	51.2	123.2	41.4	54.4	63.2	42.0	55.8	57.4	37.2	40.8	181.3	35.8	69.5	92.7	78.0	49.8	55.9	44.4	85.4
	(0.6)	(2.8)	(0.4)	(2.0)	(0.9)	(2.2)	(0.9)	(1.1)	(0.6)	(1.4)	(1.3)	(2.0)	(1.7)	(1.7)	(6.9)	(0.4)	(0.1)	(2.4)	(1.4)	(0.7)	(0.9)	(1.1)	(0.5)
p90	100.9	124.3	48.5	133.2	68.9	164.2	52.4	74.2	86.2	54.1	77.4	78.4	52.8	58.6	244.2	47.3	89.3	123.2	99.2	70.3	70.9	55.5	112.7
	(1.2)	(5.7)	(0.8)	(4.3)	(1.4)	(4.7)	(1.8)	(1.8)	(1.3)	(1.6)	(1.2)	(3.9)	(2.4)	(4.1)	(11.5)	(0.8)	(0.1)	(4.9)	(2.1)	(1.3)	(1.5)	(1.4)	(0.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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 varies by country.

See country notes: AT3, BE1, DE1, EE5, FR2, FR4, FR5, GR1, HU1, IE3, IT1, IT3, IT4, IT5, LT2, LV1, PT1 for information on country-specific issues that may affect the comparability of the figures.

J. Distribution of assets

Table J1 Shares of total assets held across the total assets distribution

% of total assets

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Bottom 20%	0.3	0.4	0.6	0.2	0.8	0.3	0.7	0.6	0.4	2.1	0.5	0.5	0.6	2.5	0.5	1.4	0.8	0.3	0.3	0.4	0.9	3.3	0.2
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)
20-40%	3.0	6.2	7.3	1.5	4.7	4.9	5.7	5.2	2.6	7.6	5.4	6.7	4.3	7.4	5.3	6.4	8.4	2.5	1.5	4.9	7.0	10.4	3.2
	(0.1)	(0.4)	(0.3)	(0.1)	(0.3)	(0.2)	(0.4)	(0.3)	(0.1)	(0.4)	(0.4)	(0.5)	(0.8)	(0.9)	(0.6)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.5)	(0.3)	(0.1)
40-60%	10.0	14.0	15.5	7.3	10.3	12.4	12.4	10.6	10.8	13.1	11.1	13.0	9.2	11.5	13.5	11.8	14.9	14.8	8.0	11.3	13.4	15.3	11.0
	(0.2)	(0.6)	(0.3)	(0.4)	(0.6)	(0.4)	(0.6)	(0.5)	(0.2)	(0.5)	(0.6)	(0.5)	(1.5)	(1.3)	(0.7)	(0.2)	(0.1)	(0.4)	(0.4)	(0.3)	(0.8)	(0.5)	(0.2)
60-80%	20.1	22.3	24.0	21.0	18.7	19.6	22.0	18.3	20.6	21.6	18.0	21.7	16.2	17.8	21.1	19.9	24.2	25.7	21.2	19.5	21.6	21.4	21.5
	(0.3)	(0.9)	(0.4)	(0.9)	(1.0)	(0.6)	(0.9)	(0.8)	(0.3)	(0.7)	(1.0)	(0.9)	(2.3)	(1.8)	(1.1)	(0.4)	(0.1)	(0.5)	(1.0)	(0.5)	(1.2)	(0.6)	(0.4)
80-90%	17.2	17.7	17.6	18.6	15.6	16.0	17.7	16.0	17.7	17.4	14.6	18.0	13.5	13.7	16.3	16.8	18.7	18.8	18.6	16.6	16.4	14.7	17.9
	(0.2)	(0.8)	(0.3)	(0.7)	(0.8)	(0.5)	(0.7)	(0.7)	(0.3)	(0.6)	(0.8)	(1.1)	(1.7)	(1.3)	(0.9)	(0.3)	(0.1)	(0.4)	(0.9)	(0.4)	(0.9)	(0.4)	(0.3)
90-100%	49.4	39.4	35.0	51.5	49.9	46.9	41.5	49.4	48.0	38.3	50.3	40.1	56.2	47.1	43.3	43.7	32.9	38.0	50.5	47.4	40.8	34.8	46.2
	(0.7)	(2.3)	(1.1)	(1.8)	(2.5)	(1.6)	(1.6)	(2.2)	(0.7)	(1.7)	(2.6)	(2.0)	(6.0)	(5.5)	(2.5)	(0.9)	(0.1)	(1.2)	(2.3)	(1.2)	(3.2)	(1.5)	(0.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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).

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table J2 Total assets per household - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	346.0	464.2	191.3	356.8	227.1	546.6	175.3	353.4	375.9	190.1	321.5	433.5	106.0	132.1	1306.8	140.7	538.4	341.4	354.1	323.2	243.8	186.0	277.0
	(5.7)	(23.1)	(4.0)	(16.5)	(12.1)	(20.3)	(7.4)	(17.4)	(6.8)	(8.0)	(14.5)	(21.2)	(17.9)	(17.4)	(80.7)	(2.6)	(0.3)	(7.9)	(18.3)	(9.8)	(15.4)	(6.2)	(4.5)
p10	4.5	5.9	4.1	3.0	7.4	7.0	4.6	5.8	6.2	18.8	5.8	5.5	2.2	15.4	27.6	7.9	16.0	3.5	4.4	2.9	7.0	29.6	1.9
	(0.2)	(0.9)	(0.4)	(0.4)	(0.8)	(0.6)	(0.4)	(0.9)	(0.4)	(2.6)	(0.7)	(1.6)	(1.1)	(2.2)	(6.3)	(0.7)	(0.1)	(0.5)	(0.5)	(0.4)	(1.1)	(3.9)	(0.2)
p20	17.0	29.3	19.8	10.1	26.6	23.4	17.2	38.9	16.8	48.5	30.7	52.0	10.4	32.6	102.6	26.3	83.9	14.1	11.9	23.3	38.2	73.0	9.9
	(0.7)	(6.5)	(2.3)	(0.9)	(2.1)	(2.6)	(1.5)	(4.2)	(1.0)	(3.6)	(4.6)	(18.1)	(2.4)	(2.6)	(19.3)	(1.0)	(0.1)	(1.2)	(0.7)	(2.6)	(5.8)	(4.2)	(0.7)
p30	47.2	152.4	73.1	22.3	52.8	137.1	50.7	92.4	40.9	71.5	91.0	153.1	22.7	49.7	317.1	44.7	217.5	33.6	24.9	81.3	87.4	98.4	40.4
	(1.9)	(13.6)	(3.4)	(1.3)	(3.0)	(10.2)	(3.2)	(3.4)	(2.9)	(3.1)	(5.8)	(10.7)	(2.9)	(3.4)	(59.2)	(1.5)	(0.1)	(2.7)	(1.2)	(3.2)	(3.6)	(3.5)	(1.9)
p40	103.5	256.9	112.4	55.2	81.9	260.5	80.0	139.7	113.1	97.9	135.0	210.7	35.0	62.6	648.7	64.3	316.8	109.7	47.4	132.8	122.5	118.3	93.1
	(2.1)	(8.2)	(2.5)	(4.1)	(3.0)	(5.6)	(3.1)	(4.2)	(5.3)	(4.1)	(4.6)	(13.2)	(3.8)	(2.7)	(50.1)	(1.9)	(0.1)	(10.3)	(2.3)	(4.0)	(4.7)	(4.1)	(2.3)
p50	172.2	319.0	149.0	125.0	115.5	340.1	106.8	186.3	205.3	123.3	178.7	281.1	49.6	75.7	880.8	81.2	399.5	265.0	137.7	182.0	160.9	142.0	150.5
	(2.7)	(11.7)	(3.1)	(8.6)	(3.8)	(7.2)	(5.2)	(3.9)	(4.1)	(4.5)	(5.0)	(11.5)	(4.3)	(2.6)	(37.5)	(1.2)	(1.1)	(7.0)	(7.4)	(3.3)	(3.8)	(3.7)	(3.1)
p60	246.9	409.1	183.7	234.8	154.3	415.0	145.4	239.8	282.5	154.5	221.0	352.8	63.2	91.6	1092.3	105.9	494.3	343.4	261.8	235.6	204.8	165.3	213.6
	(2.9)	(13.7)	(3.5)	(11.8)	(3.9)	(8.7)	(6.9)	(5.2)	(3.6)	(6.0)	(4.3)	(12.7)	(3.9)	(3.0)	(42.2)	(1.4)	(0.6)	(6.7)	(9.2)	(5.6)	(3.7)	(3.8)	(2.8)
p70	340.4	507.9	225.4	365.7	205.9	521.1	189.3	313.2	380.7	200.7	286.0	456.5	83.3	112.4	1345.6	136.6	633.8	431.3	361.7	306.7	261.3	197.6	293.2
	(3.9)	(13.7)	(4.5)	(10.0)	(6.9)	(10.0)	(8.3)	(5.8)	(6.0)	(9.0)	(7.8)	(26.2)	(4.7)	(5.0)	(48.8)	(2.2)	(0.6)	(7.4)	(8.0)	(5.7)	(6.1)	(5.8)	(3.6)
p80	476.3	669.5	287.4	518.5	292.6	696.3	258.2	449.6	527.3	271.4	376.5	631.2	114.4	155.9	1769.0	189.0	834.5	546.5	524.5	421.4	332.3	236.5	404.1
	(5.0)	(26.3)	(5.6)	(15.7)	(9.4)	(19.7)	(8.4)	(11.6)	(9.6)	(13.1)	(7.9)	(31.4)	(7.8)	(6.4)	(80.3)	(4.6)	(0.1)	(10.2)	(17.0)	(9.8)	(8.2)	(6.8)	(4.5)
p90	761.4	1008.7	397.9	855.1	443.7	1091.1	384.1	717.3	864.4	402.5	582.6	1000.3	195.3	214.5	2673.0	298.3	1189.8	750.2	821.3	697.3	488.5	323.3	626.6
	(10.6)	(38.3)	(10.8)	(36.6)	(19.7)	(35.4)	(22.4)	(22.2)	(19.6)	(21.8)	(16.6)	(59.5)	(23.5)	(15.3)	(188.7)	(7.6)	(1.4)	(16.0)	(29.1)	(28.9)	(20.4)	(11.2)	(10.8)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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).

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table J3 Net wealth per household - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	312.0	411.5	183.6	324.0	209.9	486.6	170.2	321.8	330.7	183.3	307.3	390.3	98.6	125.7	1156.8	133.4	510.3	257.3	336.6	298.4	235.7	168.3	228.7
	(5.4)	(22.7)	(4.0)	(15.4)	(12.0)	(20.1)	(7.4)	(17.3)	(6.5)	(7.9)	(13.9)	(20.9)	(17.8)	(17.1)	(78.9)	(2.6)	(0.3)	(7.9)	(18.1)	(9.8)	(15.3)	(5.8)	(4.4)
p10	2.6	4.6	3.6	0.8	6.0	3.1	4.3	1.9	4.6	15.1	5.2	2.9	1.0	14.8	16.2	5.1	16.0	1.7	2.9	1.7	5.6	23.0	-2.7
	(0.2)	(0.9)	(0.3)	(0.2)	(1.1)	(0.8)	(0.4)	(0.4)	(0.4)	(2.3)	(0.7)	(0.9)	(0.8)	(1.9)	(4.9)	(0.6)	(0.1)	(0.4)	(0.4)	(0.2)	(1.0)	(3.5)	(0.6)
p20	12.8	24.7	18.3	7.1	23.1	18.3	16.8	23.0	13.6	43.5	26.4	24.1	8.7	31.2	76.8	21.7	77.9	9.9	10.6	19.3	35.0	59.4	3.0
	(0.6)	(4.6)	(1.5)	(0.8)	(1.9)	(1.6)	(1.5)	(2.8)	(0.9)	(2.9)	(4.0)	(10.0)	(2.1)	(2.0)	(14.6)	(1.1)	(0.1)	(1.1)	(0.5)	(2.1)	(5.7)	(3.5)	(0.3)
p30	39.1	91.4	65.9	19.1	46.6	86.3	49.1	62.7	34.9	65.5	81.0	105.6	20.0	43.7	205.7	39.6	199.8	25.6	23.0	64.7	82.6	81.6	19.6
	(1.5)	(10.1)	(2.8)	(1.7)	(2.8)	(6.7)	(2.7)	(3.5)	(2.2)	(3.9)	(5.0)	(14.2)	(2.6)	(3.4)	(28.8)	(0.7)	(0.5)	(1.8)	(1.2)	(3.7)	(3.6)	(2.2)	(1.5)
p40	84.8	176.0	105.6	49.3	74.6	181.5	75.8	102.9	78.0	88.3	122.0	171.5	31.8	60.0	441.0	57.7	277.5	63.3	46.0	107.6	117.6	102.5	53.4
	(1.6)	(11.0)	(2.8)	(5.2)	(3.2)	(4.5)	(3.3)	(3.5)	(4.1)	(4.5)	(4.9)	(12.7)	(3.4)	(2.3)	(40.5)	(1.4)	(0.5)	(4.8)	(2.0)	(3.5)	(5.0)	(3.5)	(1.9)
p50	140.1	254.2	138.7	103.3	103.3	258.1	103.2	151.6	149.0	117.0	162.8	240.6	44.3	72.1	676.0	76.1	376.4	143.5	124.7	151.8	154.5	125.4	96.0
	(2.3)	(10.4)	(3.3)	(6.7)	(3.2)	(6.0)	(4.5)	(4.3)	(3.8)	(6.0)	(4.6)	(13.9)	(3.5)	(2.4)	(47.8)	(1.5)	(1.1)	(8.2)	(7.1)	(3.1)	(3.8)	(3.7)	(2.1)
p60	204.8	326.8	174.6	194.5	137.9	341.8	138.3	204.8	225.7	150.0	209.2	313.3	59.0	86.3	929.9	99.5	466.2	214.5	236.9	203.5	198.2	151.5	151.0
	(2.5)	(14.7)	(2.5)	(8.4)	(4.1)	(8.8)	(7.0)	(4.9)	(4.8)	(4.8)	(6.0)	(18.4)	(3.6)	(3.4)	(44.2)	(1.9)	(0.2)	(7.3)	(7.4)	(5.2)	(6.4)	(3.9)	(3.2)
p70	293.0	446.1	215.6	325.2	180.4	450.7	181.6	273.2	320.4	192.1	265.5	404.8	78.7	107.4	1178.4	130.2	607.8	297.4	335.8	273.8	251.1	181.0	220.2
	(3.6)	(18.9)	(3.8)	(13.8)	(5.3)	(10.9)	(8.0)	(7.7)	(6.2)	(9.8)	(6.5)	(24.3)	(4.8)	(3.9)	(49.4)	(2.4)	(0.4)	(9.2)	(8.8)	(5.3)	(7.6)	(4.6)	(3.5)
p80	424.6	620.7	277.8	471.4	262.8	618.0	246.7	403.9	460.4	264.5	361.9	593.2	101.8	145.3	1565.3	182.2	806.4	397.1	493.7	392.0	322.4	219.6	331.2
	(4.5)	(29.0)	(5.7)	(14.7)	(11.4)	(16.5)	(10.7)	(10.5)	(9.0)	(12.0)	(9.6)	(38.7)	(6.7)	(7.2)	(85.8)	(3.4)	(0.1)	(9.8)	(18.6)	(9.1)	(6.9)	(5.4)	(4.7)
p90	695.8	927.9	388.2	775.2	405.1	1021.6	376.2	679.8	764.5	398.3	566.2	901.0	168.2	201.3	2480.4	289.2	1137.4	615.2	794.7	652.2	479.2	303.5	550.0
	(10.3)	(47.3)	(8.8)	(38.9)	(16.2)	(33.7)	(23.0)	(22.4)	(18.4)	(19.5)	(18.7)	(61.0)	(20.2)	(9.5)	(191.8)	(7.9)	(0.1)	(20.0)	(27.4)	(24.7)	(19.5)	(11.8)	(9.3)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

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).

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table J4 Net wealth inequality indicators

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Share indicators (%)	Top 5% share	38.1	29.4	23.5	38.5	39.8	37.8	28.9	39.7	36.4	26.4	40.4	28.9	46.3	38.4	33.2	31.6	21.1	30.7	37.2	35.9	29.6	25.3	37.2
		(0.9)	(2.7)	(1.1)	(2.0)	(3.0)	(2.0)	(1.6)	(2.8)	(0.9)	(1.8)	(3.1)	(2.3)	(7.1)	(6.5)	(2.8)	(1.0)	(0.1)	(1.4)	(2.9)	(1.4)	(3.7)	(1.6)	(1.1)
	Top 10% share	51.8	42.4	35.7	53.7	51.6	50.5	42.3	52.7	50.7	39.0	51.3	42.7	57.4	47.7	46.6	44.8	34.5	44.8	51.4	49.6	41.5	35.7	51.8
	(0.7)	(2.4)	(1.1)	(1.7)	(2.6)	(1.7)	(1.7)	(2.2)	(0.8)	(1.7)	(2.6)	(2.2)	(6.4)	(5.7)	(2.6)	(0.9)	(0.1)	(1.4)	(2.4)	(1.2)	(3.2)	(1.6)	(0.9)	
	50-90% share	42.0	47.4	50.2	43.4	39.1	41.3	46.3	39.3	43.4	46.5	38.5	47.3	34.2	37.5	44.6	43.4	50.6	49.5	44.8	41.5	45.2	45.0	44.0
	(0.6)	(2.0)	(0.8)	(1.6)	(2.1)	(1.4)	(1.3)	(1.9)	(0.7)	(1.3)	(2.1)	(1.9)	(5.1)	(4.0)	(2.2)	(0.7)	(0.1)	(1.2)	(2.2)	(1.0)	(2.4)	(1.1)	(0.8)	
Quantile ratio indicators	p90/p50 ratio	5.0	3.6	2.8	7.5	3.9	4.0	3.6	4.5	5.1	3.4	3.5	3.7	3.8	2.8	3.7	3.8	3.0	4.3	6.4	4.3	3.1	2.4	5.7
		(0.1)	(0.2)	(0.1)	(0.7)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.3)	(0.5)	(0.1)	(0.3)	(0.1)	(0.1)	(0.3)	(0.4)	(0.2)	(0.1)	(0.1)	(0.2)
	p80/p20 ratio	33.1	25.2	15.2	66.5	11.4	33.9	14.7	17.6	33.8	6.1	13.7	24.7	11.7	4.7	20.5	8.4	10.4	40.4	46.5	20.3	9.2	3.7	110.8
	(1.6)	(4.1)	(1.3)	(12.2)	(1.1)	(3.0)	(1.4)	(2.0)	(1.8)	(0.5)	(2.6)	(8.7)	(2.9)	(0.2)	(4.1)	(0.5)	(0.1)	(5.0)	(2.9)	(1.9)	(1.5)	(0.2)	(14.3)	
Inequality measures	Gini coefficient	0.685	0.604	0.529	0.725	0.655	0.660	0.586	0.674	0.679	0.539	0.646	0.610	0.690	0.582	0.631	0.598	0.517	0.652	0.701	0.648	0.566	0.473	0.707
		(0.005)	(0.017)	(0.009)	(0.011)	(0.018)	(0.011)	(0.012)	(0.015)	(0.005)	(0.014)	(0.018)	(0.017)	(0.043)	(0.046)	(0.019)	(0.007)	(0.001)	(0.009)	(0.014)	(0.009)	(0.024)	(0.013)	(0.006)
	Atkinson (e=1)	0.715	0.659	0.558	0.776	0.645	0.685	0.623	0.669	0.723	0.496	0.658	0.638	0.696	0.513	0.651	0.546	0.554	0.698	0.750	0.688	0.578	0.403	0.714
		(0.005)	(0.018)	(0.011)	(0.010)	(0.021)	(0.013)	(0.016)	(0.017)	(0.006)	(0.021)	(0.020)	(0.023)	(0.050)	(0.053)	(0.025)	(0.010)	(0.001)	(0.012)	(0.012)	(0.009)	(0.023)	(0.018)	(0.008)
	Theil index	0.959	0.701	0.500	0.957	0.989	0.901	0.647	1.048	0.938	0.529	1.042	0.631	1.085	0.962	0.758	0.660	0.476	0.743	0.970	0.845	0.659	0.436	0.896
	(0.030)	(0.078)	(0.028)	(0.044)	(0.111)	(0.071)	(0.035)	(0.143)	(0.027)	(0.039)	(0.110)	(0.044)	(0.178)	(0.250)	(0.082)	(0.025)	(0.001)	(0.034)	(0.105)	(0.046)	(0.100)	(0.035)	(0.045)	
	Pietra index	0.505	0.438	0.373	0.545	0.478	0.476	0.423	0.495	0.503	0.390	0.465	0.440	0.506	0.417	0.452	0.433	0.373	0.478	0.523	0.474	0.401	0.328	0.523
	(0.004)	(0.012)	(0.006)	(0.009)	(0.015)	(0.009)	(0.010)	(0.013)	(0.004)	(0.012)	(0.015)	(0.012)	(0.045)	(0.039)	(0.015)	(0.006)	(0.001)	(0.007)	(0.009)	(0.007)	(0.017)	(0.010)	(0.004)	

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

A higher value of the indicator indicates higher concentration of wealth. The indicators are scale invariant, i.e., the indicator remains unchanged by scaling the wealth distribution by a constant factor.

The quantile ratio indicators are defined as the ratio of the corresponding percentiles of the distribution of net wealth. The percentiles of the distribution are available in table J3.

The Gini coefficient corresponds to the normalised area between the Lorenz curve of the distribution and the 45 degrees line.

The Pietra index corresponds to the maximum vertical distance between the Lorenz curve of the distribution and the 45 degrees line. The Lorenz curve shows the proportion of total wealth belonging to the bottom x % of the population.

The Pietra index, also known as the Ricci index, the Schutz index or the Hoover index is equal to half the relative absolute mean deviation.

The Gini coefficient and the Pietra index are bounded below by zero. They are bounded above by one in the case of non-negative values.

The Atkinson index is defined as 1 minus the ratio of the equally distributed equivalent level of wealth to the mean of the actual wealth distribution. The Atkinson index lies between zero and one.

The Theil index is a special case of the Generalised Entropy (GE) family of indexes. It corresponds to the index GE with parameter a = 1, and lies between zero and infinity.

The Atkinson index and the Theil index are not applicable to variables with zero or negative values. Hence, observations with non-positive values have been dropped from the calculations for these indicators.

The proportions of households having negative net wealth are available in table F3. These proportions are high for DE, IE, ES, NL and FI.

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The table presents selected characteristics of the middle quintile (40%-60%) net wealth households. Net wealth middle quantile is the middle quintile of the euro area countries sample for the euro area column, the middle quantile in a respective country for the country columns.

Other financial assets item includes private non-self-employment businesses, assets in managed accounts and other types of financial assets. 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). 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 from the calculation of the credit constrained indicator. The ability to save indicator is based on the regular expenses less than income indicator question asking on the balance of expenses and income over the last 12 months (response code expenses less than income). This question is not asked in Finland.

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

Table K2 Middle quintile net wealth households - medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA3001 Total assets	162.2	302.1	145.5	117.8	111.6	313.5	105.4	176.6	191.7	122.0	171.8	268.0	47.9	73.3	824.9	79.9	396.0	264.9	135.6	172.2	159.9	135.4	128.9
	(2.2)	(11.8)	(3.4)	(8.4)	(3.2)	(5.6)	(5.3)	(4.4)	(4.7)	(5.1)	(4.6)	(14.0)	(4.7)	(2.5)	(39.1)	(1.0)	(0.1)	(10.3)	(7.9)	(3.7)	(3.7)	(4.6)	(2.8)
DA1000 Total real assets	142.0	260.5	129.1	55.7	92.8	293.7	100.4	154.4	164.5	113.2	156.3	253.0	40.7	70.0	722.7	73.4	364.0	243.5	109.4	158.6	151.4	124.4	108.6
	(2.8)	(7.7)	(2.8)	(12.0)	(3.4)	(9.7)	(4.9)	(3.6)	(4.7)	(5.6)	(4.1)	(14.0)	(3.5)	(2.1)	(39.1)	(2.0)	(0.1)	(9.7)	(10.8)	(3.3)	(2.4)	(4.4)	(2.9)
DA2100 Total financial assets	14.9	33.4	10.4	45.4	17.8	12.9	2.1	14.9	23.1	2.4	9.7	3.2	2.7	2.6	78.0	4.9	30.4	29.1	22.7	6.0	2.3	5.5	15.3
	(0.6)	(4.4)	(0.6)	(2.6)	(2.0)	(1.8)	(0.4)	(1.1)	(1.2)	(0.6)	(1.2)	(1.6)	(0.7)	(0.4)	(12.1)	(0.5)	(0.2)	(3.1)	(1.6)	(0.5)	(0.7)	(0.7)	(1.3)
DL1000 Total outstanding balance of household's liabilities	54.3	100.9	22.6	20.0	14.0	79.1	10.5	36.0	83.5	7.8	35.0	64.6	3.5	17.4	255.1	6.8	79.0	156.0	32.8	46.0	18.7	20.3	65.9
	(2.8)	(14.4)	(5.4)	(6.4)	(2.4)	(12.4)	(4.5)	(4.1)	(4.5)	(2.7)	(7.8)	(16.1)	(2.2)	(11.1)	(40.9)	(1.0)	(4.2)	(8.3)	(12.1)	(3.2)	(4.1)	(3.4)	(4.2)
DL1100 Outstanding balance of mortgage debt	80.1	114.8	37.5	93.4	28.2	112.7	38.4	60.0	100.0	39.5	60.0	85.2	18.4	N	319.4	11.8	124.0	159.8	80.0	59.8	44.4	30.5	83.7
	(3.0)	(14.5)	(3.9)	(18.7)	(5.4)	(8.5)	(12.2)	(3.5)	(3.8)	(14.9)	(6.5)	(16.8)	(12.3)		(41.3)	(1.5)	(0.1)	(6.9)	(9.6)	(2.1)	(9.5)	(4.7)	(5.1)
DL1200 Outstanding balance of non-mortgage debt	6.6	8.1	4.2	5.6	2.3	8.9	3.5	5.6	7.5	4.5	7.0	9.9	1.6	N	15.8	1.8	1.0	7.9	3.2	5.0	3.5	3.5	13.5
	(0.6)	(2.4)	(1.1)	(1.7)	(0.5)	(1.0)	(1.9)	(0.8)	(0.7)	(1.7)	(1.8)	(3.7)	(0.9)		(3.3)	(0.4)	(0.1)	(1.6)	(2.0)	(0.6)	(1.4)	(0.8)	(1.0)
DN3001 Net wealth	140.2	254.7	139.1	103.3	103.3	258.3	103.5	151.8	149.0	117.2	162.8	241.2	44.5	72.1	678.1	76.1	376.5	143.7	125.3	151.8	154.6	125.5	96.0
	(2.3)	(10.4)	(3.3)	(6.9)	(3.2)	(6.1)	(4.6)	(4.3)	(3.8)	(5.9)	(4.6)	(14.0)	(3.6)	(2.4)	(48.3)	(1.5)	(0.8)	(8.2)	(7.2)	(3.2)	(3.8)	(3.7)	(2.1)
DI2000 Total household gross income	33.9	58.2	19.7	52.5	25.9	68.8	21.8	29.6	36.9	23.6	29.2	31.4	15.7	15.9	97.7	15.5	36.0	58.2	47.5	25.1	26.7	25.4	44.1
	(0.5)	(4.9)	(0.5)	(3.0)	(1.3)	(3.0)	(1.3)	(1.0)	(0.9)	(2.6)	(1.1)	(2.7)	(2.6)	(1.5)	(6.8)	(0.7)	(0.1)	(2.6)	(1.5)	(0.9)	(1.7)	(1.2)	(1.1)

Source: Household Finance and Consumption Survey - wave 2023.

See the section "General notes" 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.

M = missing value, N = too few observations.

The table presents selected characteristics of the middle quintile (40%-60%) net wealth households. Net wealth middle quintile is the middle quintile of the euro area countries sample for the euro area column, the middle quintile in a respective country for the country columns.

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. 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 varies by country.

See country notes: AT1, AT2, BE2, CY1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, GR2, IE2, IE3, IT5, LU1, LU2, LV1, LV2 for information on country-specific issues that may affect the comparability of the figures.

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 countries participating in the survey. The euro area results correspond to the 22 euro area countries participating in the survey.

The document “The Household Finance and Consumption Survey – Methodological Report for the 2023 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 nonresponse 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 2019 and 2021, 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.

Percentage shares may not sum to 100 because of rounding.

- <0.1 stands for a value that is between -0.05 and 0.05.
- M stands for a missing value – item was not collected in a given country or comparable information is not available in the HFCS database.
- N stands for “not calculated” because less than 25 observations are available; fewer than 200 observations are available for percentile-based statistics; between 25 and 49 observations are available and the ratio of standard error to point estimate exceeds 0.75; between 50 and 199 observations are available and the ratio of standard error to point estimate exceeds 5.

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 the HFCS Methodological Report for details), and take into account the fact that the data are multiply imputed.

Definitions

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-collateralised, 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.

For bullet loans, all payments are due at the end of the loan term. For these loans, repayments are zero.

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.)

Reference periods

Country	Fieldwork start	Fieldwork end	Assets and liabilities	Income
Belgium	01/23	12/23	Time of interview	2022
Czech Republic	02/22	02/24	Time of interview	Last calendar year
Germany	05/23	02/24	Time of interview	Last calendar year
Estonia	02/24	07/24	Time of interview*	2023
Ireland	07/23	01/24	Time of interview	Last 12 months
Greece	02/25	07/25	Time of interview	Last 12 months
Spain	10/22	06/23	Time of interview	2021
France	06/23	01/24	Time of interview	2023**
Croatia	09/23	03/24	Time of interview	Last 12 months
Italy	01/23	12/23	31-Dec-22**	2022
Cyprus	04/23	12/23	Time of interview	2022
Latvia	07/23	12/23	Time of interview	2022
Lithuania	09/24	03/25	Time of interview	Last 12 months
Luxembourg	10/23	12/23	Time of interview	2022
Hungary	09/23	12/23	Time of interview	Last 12 months
Malta	11/23	02/24	31-Dec-22	2022
Netherlands	05/23	06/23	Time of interview	2022
Austria	03/23	02/24	Time of interview	2022
Portugal	03/24	06/24	Time of interview	2023
Slovenia	09/23	05/24	Time of interview	2022
Slovakia	10/23	02/24	Time of interview	2022
Finland	01/24	05/24	31-Dec-23	2023

* Time of interview for variables collected at the interview; 30 April 2023 for variables derived from administrative data.

** Time of interview for value of dwellings.

Inflation adjustment factors

Country	Inflation adjustment factor between waves				HICP 2015=100, annual data				
	Waves 2010 and 2023	Waves 2014 and 2023	Waves 2017 and 2023	Waves 2021 and 2023	Wave 2010 (wave 1)	Wave 2014 (wave 2)	Wave 2017 (wave 3)	Wave 2021 (wave 4)	Wave 2023 (wave 5)
Belgium	1.37	1.27	1.21	1.13	92.09	99.38	104.03	111.71	126.07
Czech Republic	.	.	.	1.29	.	.	.	111.40	143.23
Germany	1.36	1.27	1.23	1.15	92.70	99.30	102.10	109.20	125.90
Estonia	.	1.56	1.48	1.35	.	99.46	104.48	114.72	155.10
Ireland	.	1.18	1.17	1.16	.	99.70	100.80	101.20	117.80
Greece	1.29	1.21	1.20	1.21	94.81	101.11	101.94	101.75	122.75
Spain	1.20	1.15	1.14	1.12	96.94	100.63	101.69	103.91	115.95
France	1.30	1.21	1.19	1.12	92.44	99.91	101.47	107.68	120.50
Croatia	.	.	1.26	1.23	.	.	100.67	103.06	126.94
Italy	1.23	1.14	1.14	1.11	92.60	99.90	99.90	103	114.20
Cyprus	1.20	1.13	1.15	1.12	95.09	101.57	99.45	101.92	114.50
Latvia	.	1.44	1.39	1.32	.	99.79	103	108.62	143.38
Lithuania	.	.	1.50	1.30	.	.	100.68	115.75	150.79
Luxembourg	1.33	1.22	1.17	1.11	91.44	99.94	104.21	109.61	122.02
Hungary	.	1.61	1.56	1.42	.	99.94	102.84	113.15	160.59
Malta	1.24	1.16	1.13	1.07	91.79	98.08	100.90	106.37	113.69
Netherlands	1.40	1.28	1.26	1.16	91.20	99.47	101.40	109.98	127.81
Austria	1.45	1.31	1.26	1.17	90.14	99.20	103.22	111.46	130.40
Portugal	1.33	1.23	1.20	1.18	91.95	99.22	102.20	103.58	122.15
Slovenia	1.36	1.27	1.26	1.20	93.86	100.77	101.40	106.97	127.87
Slovakia	1.51	1.38	1.38	1.24	91.69	100.35	100.90	111.53	138.79
Finland	1.33	1.20	1.18	1.15	89.32	98.96	100.39	103.58	118.67

Statistical tables are in nominal terms for all waves. Inflation adjustment factors can be used to express values in EUR in the prices of the most recent wave.

HICP: harmonised index of consumer prices, Eurostat, table prc_hicp_aind. See the table on reference periods for the precise years for the HICP.

Estonia, Ireland, Latvia, and Hungary did not participate in the 2010 wave.

Croatia and Lithuania did not participate in the 2010 nor the 2014 wave.

Poland only participated in the 2014 and 2017 waves.

Country specific notes

Austria

- AT1 Saving accounts include building savings and savings in 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 are calculated based on the information on starting time and length of the contract, contribution to the life insurance and periodicity of the contribution.
- AT2 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. If the farmer also reported other real estate asset used for business purposes additional to the amount he puts into his farming business asset, this asset is added to his farming business asset.
- AT3 If respondents were not able to provide gross amounts, net information was collected for employee income, self-employment income, pension income, and income from financial assets, and converted to gross amounts using information on the employment status, household structure, geographical location, the tax code and the flat capital income tax of 25%.

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.
- BE2 Financial assets have been imputed as a whole and not each item separately.

Cyprus

- CY1 Information on pensions was not collected in Wave 5 for a large share of respondents.

Germany

- DE1 The respondent was able to choose whether to provide the income figure gross or net. Net income amounts were converted to gross amounts.

Estonia

- EE1 Information on credit card and credit line/overdraft debt is mostly based on register data.
- EE2 Information on pension wealth is based on register data for Estonian pension plans and is a mix of register and interview data for foreign pension plans. Following the 2021 Pillar II pension reform, as of the 2023 wave pensions previously treated as public pensions are now classified as voluntary pension schemes.
- EE3 Information on most financial assets is a mix of register and interview data.
- EE4 Information on non-collateralised loans and leasing is based on register data.
- EE5 Unemployment benefits and self-employment income were collected from registers. Information on public transfers, employee and pension income is a mix of register and interview data.

Spain

- ES1 Food expenditure at home includes also food expenditure outside home; food expenditure outside home was not collected separately.
- ES2 The variable on ability to get financial assistance from friends or relatives was not collected.
- ES3 The variable on re-applying for credit was not collected.

Finland

- FI1 Housing and real wealth variables are mostly based on register data or register-based estimation. The value of HMR was estimated using administrative data on dwellings and sales price data.
- FI2 Except for deposits and whole life insurance, financial wealth variables are mostly based on register data.
- FI3 The value of limited liability companies is available only for companies who have paid out dividends. Business wealth is based on tax values.
- FI4 Information on valuables was not collected.
- FI5 Other property mortgages are not collected for individual properties, but to all other real estate properties.
- FI6 Information on managed accounts was not collected.
- FI7 Information on money owed to household was not collected.
- FI8 HMR mortgages are based on register data. Other liabilities are based on register data supplemented with survey responses (mostly consumption loans and credit card debt). Liabilities are collected by the purpose of the loan, not by collateral. Liabilities do not include households' share of housing company loans.
- FI9 Individual private voluntary pensions are estimated from register data, values of whole life insurance are based on survey responses.
- FI10 Consumption variables are to a large extent statistically matched from the Household Budget Survey (HBS).

France

- FR1 Information on HMR and other real estate mortgages covers loans that either have a mortgage on the property or are related to the property purchase and have a mortgage, a registration in lender's privilege, or a collateral provided by either "Crédit Logement", other guarantee company, a mutual insurance company, a private individual, a financial guaranty, or another type of guarantee.
- FR2 Income data are obtained from administrative data sources. Income is defined as gross of income taxes and net of social contributions.
- FR3 Information on private loans was not collected separately, but is included in non-collateralised loans.
- FR4 The variable on income from private business other than self-employment was not collected.
- FR5 The variable on income from other sources was not collected.

Greece

- GR1 For employee, self-employment and pension income respondents can report net or gross income, as well as monthly or annual. Net monthly and net annual amounts the amounts are converted to gross by adding the estimated social contributions and the estimated applicable tax. Monthly income is converted to annual based on the number of months this income has been received.

- GR2 Savings accounts are collected in two separate questions, one for savings accounts and one for time deposits plus certificates of deposits.
GR3 Outstanding credit cards balance can be reported separately for each credit card.

Hungary

- HU1 If respondents were not able to provide gross amounts, net income was collected and converted to gross amounts.

Ireland

- IE1 Credit card balance is taken from registers and correspond to the amount owed at the end of the month. This may include delayed payments.
IE2 Pension data is taken from registers.
IE3 In Wave 5, the calibration procedure for the household weights has been updated. Accordingly, revised data for Wave 3 and 4 are also provided.

Italy

- IT1 Income is always collected net of taxes and social contributions. Gross incomes are reconstructed using a methodology developed on the basis of information on personal income tax and social contributions at national level and on the basis of the demographic characteristics of the household members.
IT2 Liabilities are collected by the purpose of the loan, not by collateral. The information on the type of collateral used is collected, but it is possible that more than one type of collateral is used for the same debt and the amount of loan can be higher than the value of property indicated as collateral.
IT3 Income from financial assets is not directly collected, but it is estimated using the information on owned financial assets and average interest rates.
IT4 The variable on income from private business other than self-employment was not collected
IT5 In Wave 5, the sample design and the calibration procedure for the household weights has been updated. Accordingly, revised data for Wave 4 are also provided.

Lithuania

- LT1 Information on households' liabilities is based on registers
LT2 Income variables were collected net of taxes and social contributions, with the option to provide gross values directly. Administrative data was used to adjust the net values to gross values.

Luxembourg

- LU1 The pension section of the survey questionnaire is country specific and did not follow the HFCS core questionnaire.
LU2 The information on the total value of mutual funds was estimated, not asked.

Latvia

- LV1 Register data were used to edit wage, self-employed and pension data at the personal level, including cases if respondent could not provide either gross or net amount.
LV2 Register data were used to edit data on real estate properties. Register data could be merged with HFCS data at the personal level.
LV3 Register data were used to edit data on liabilities. Register data could be merged with HFCS data at the personal level.

Portugal

- PT1 Net income was collected, if gross income was not known by the respondent. When that occurred, gross income was estimated using a specific microsimulation model following the national EU-SILC survey methodology.

Back matter

This set of tables has been prepared by the Household Finance and Consumption Network. You can reach us at: hfcs@ecb.europa.eu.

Abbreviations

Countries

AT	Austria	HR	Croatia
BE	Belgium	HU	Hungary
CY	Cyprus	IT	Italy
CZ	Czech Republic	LT	Lithuania
DE	Germany	LU	Luxembourg
EE	Estonia	LV	Latvia
IE	Ireland	MT	Malta
ES	Spain	NL	Netherlands
FI	Finland	PT	Portugal
FR	France	SI	Slovenia
GR	Greece	SK	Slovakia

Other

DK/NA	Don't know/No answer
EA	Euro-Area
EU-SILC	European Union Statistics on Income and Living Conditions
HMR	Household Main Residence
HFCN	Household Finance and Consumption Network
RP	Reference Person

Other abbreviations in the tables (e.g. DA3001) refer to variables the user database of the HFCS, available from the ECB website

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