



EUROPEAN CENTRAL BANK
EUROSYSTEM

The Household Finance and Consumption Survey

Wave 2010

Statistical tables



March 2020



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 wave 2010 (first wave) of the HFCS, conducted mainly in 2009 and 2010, 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 for this first wave in 15 euro area member states for a sample of more than 62,000 households. The report “The Household Finance and Consumption Survey – Methodological Report for the First Wave” provides complementary information about the main methodological features of the survey, with special emphasis on those having an effect on cross country comparability.

These statistical tables use HFCS data available as of 01 March 2020, and are consistent with the microdata of the HFCS available for research purposes, UDB version 1.5. Compared to the previous publication of the results of the first HFCS wave in April 2017, the data from Spain has changed and now has reference year 2011 (previously 2008). Tables from the previous release are available at the HFCN website.

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 described 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 Chapter 9.2 of the HFCS methodological report for the 2017 wave.

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A. Main tables

Table A1 Main aggregates - medians broken down by ownership of the household main residence

EUR thousands / % of households

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
All	DA3001 Total assets	140.7	249.9	67.9	110.2	193.1	150.3	187.1	331.9	494.4	215.6	208.0	92.8	106.0	105.2	64.4	143.4
		(2.0)	(8.6)	(5.0)	(2.6)	(5.3)	(3.2)	(4.6)	(17.1)	(19.9)	(9.6)	(9.0)	(9.7)	(2.5)	(10.4)	(1.3)	(2.1)
	DL1000 Total outstanding balance of household's liabilities	23.9	39.3	12.6	14.6	43.4	18.4	15.0	60.2	73.4	17.1	92.0	13.8	54.3	4.3	3.2	29.4
		(1.0)	(4.1)	(1.2)	(1.6)	(3.1)	(1.1)	(1.7)	(5.4)	(8.8)	(2.3)	(6.1)	(3.2)	(2.5)	(1.4)	(0.7)	(0.9)
	DL1000i Has debt	43.9	44.8	47.4	36.6	49.3	46.9	25.2	65.4	58.3	34.7	65.7	35.6	46.2	44.5	26.8	59.8
		(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(0.9)	(2.8)	(1.1)	(0.5)
	DN3001 Net wealth	106.3	206.2	51.4	101.9	159.6	115.7	173.4	266.9	397.8	201.2	78.8	76.4	78.7	100.7	61.2	96.5
		(1.7)	(7.0)	(3.2)	(2.5)	(4.9)	(4.0)	(3.9)	(17.3)	(17.1)	(11.7)	(8.1)	(11.0)	(3.0)	(11.3)	(1.7)	(2.1)
Owners	DH Households	60.4	69.7	44.2	72.4	83.1	55.3	68.7	76.7	67.1	77.7	57.1	47.7	76.0	81.8	89.9	69.2
	DA3001 Total assets	249.0	335.5	263.1	152.1	224.9	273.8	259.5	425.4	636.1	264.6	305.6	264.1	138.7	136.1	69.6	209.4
		(2.3)	(8.1)	(9.0)	(4.4)	(6.4)	(3.9)	(3.5)	(25.0)	(20.6)	(7.4)	(9.8)	(9.1)	(4.9)	(8.6)	(1.7)	(2.4)
	DL1000 Total outstanding balance of household's liabilities	51.4	55.9	61.7	20.0	51.0	44.2	31.0	77.5	104.7	20.5	134.8	30.8	61.8	4.7	4.1	56.7
		(1.8)	(5.5)	(6.4)	(2.4)	(3.6)	(2.2)	(3.4)	(5.8)	(9.8)	(3.1)	(4.7)	(9.3)	(2.7)	(1.7)	(0.8)	(1.1)
	DL1000i Has debt	49.2	51.5	54.7	38.6	51.6	56.5	27.3	69.5	64.0	38.2	83.5	42.4	53.2	48.1	26.9	64.7
		(0.5)	(1.4)	(1.5)	(1.5)	(1.3)	(0.8)	(0.9)	(1.9)	(2.0)	(1.9)	(1.4)	(1.9)	(1.1)	(3.1)	(1.2)	(0.6)
	DN3001 Net wealth	212.1	304.0	215.5	136.5	189.6	238.4	250.3	349.0	556.2	254.2	197.2	241.2	105.0	134.0	65.6	162.6
		(2.1)	(10.2)	(9.4)	(4.8)	(5.2)	(4.1)	(3.8)	(20.5)	(19.5)	(7.2)	(9.1)	(9.6)	(3.8)	(9.4)	(1.5)	(1.8)
Non-owners	DH Households	39.6	30.4	55.8	27.6	16.9	44.7	31.3	23.3	32.9	22.3	42.9	52.3	24.0	18.2	10.1	30.8
	DA3001 Total assets	11.4	9.9	13.3	7.0	11.3	9.5	12.0	21.0	28.1	20.9	16.1	13.7	5.6	4.0	2.6	5.4
		(0.5)	(1.3)	(1.3)	(1.0)	(1.7)	(0.4)	(0.8)	(7.1)	(6.9)	(3.8)	(4.2)	(1.1)	(0.5)	(1.5)	(0.6)	(0.2)
	DL1000 Total outstanding balance of household's liabilities	4.3	4.5	3.3	5.0	8.8	4.4	5.0	17.9	10.0	3.4	11.2	3.6	4.4	N	1.0	4.9
		(0.3)	(1.4)	(0.4)	(0.9)	(1.4)	(0.3)	(0.2)	(3.8)	(2.3)	(1.7)	(3.4)	(0.5)	(1.5)	(2.5)	(0.2)	(0.4)
	DL1000i Has debt	35.8	29.5	41.6	31.5	37.9	34.9	20.6	51.8	46.8	22.8	42.0	29.4	24.1	28.1	25.6	49.0
		(0.8)	(2.4)	(1.8)	(2.9)	(3.2)	(1.1)	(1.3)	(3.7)	(3.3)	(3.3)	(3.4)	(1.7)	(1.8)	(5.7)	(3.0)	(1.2)
	DN3001 Net wealth	9.2	7.6	10.3	5.4	7.6	7.8	10.7	16.3	22.1	18.1	12.0	11.6	4.6	3.5	2.2	2.9
		(0.4)	(1.4)	(1.2)	(0.7)	(1.7)	(0.4)	(0.8)	(5.3)	(4.1)	(4.5)	(5.3)	(0.9)	(0.6)	(1.6)	(0.7)	(0.3)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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.

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: ES1, ES2, ES3, ES4, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI13, FI15, NL1, NL2, NL3 for information on country-specific issues that may affect the comparability of the figures.

Table A2 Main aggregates - means broken down by ownership of the household main residence

EUR thousands / % of households

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
All	DA3001 Total assets	255.3	368.9	222.2	159.7	308.4	258.2	286.4	742.0	791.9	336.3	237.4	281.8	188.2	154.0	83.0	205.2
		(4.3)	(12.0)	(12.1)	(5.1)	(10.9)	(5.9)	(8.0)	(57.7)	(59.1)	(28.9)	(6.3)	(49.8)	(8.3)	(11.6)	(2.0)	(1.9)
	DL1000 Total outstanding balance of household's liabilities	62.2	67.5	57.0	32.6	70.7	53.1	46.8	108.7	140.2	39.9	126.9	47.0	65.5	11.9	12.4	60.8
		(1.2)	(3.0)	(2.9)	(1.8)	(2.7)	(1.5)	(2.2)	(6.1)	(8.4)	(5.0)	(6.4)	(11.3)	(1.8)	(1.8)	(0.9)	(0.7)
	DL1000i Has debt	43.9	44.8	47.4	36.6	49.3	46.9	25.2	65.4	58.3	34.7	65.7	35.6	46.2	44.5	26.8	59.8
	(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(0.9)	(2.8)	(1.1)	(0.5)	
	DN3001 Net wealth	228.0	338.6	195.2	147.8	273.6	233.3	274.7	670.9	710.1	322.4	154.0	265.0	157.9	148.7	79.7	168.8
		(4.2)	(11.8)	(11.9)	(5.0)	(10.6)	(5.8)	(8.1)	(56.5)	(58.2)	(28.5)	(6.2)	(47.9)	(8.1)	(11.5)	(2.0)	(1.9)
Owners	DH Households	60.4	69.7	44.2	72.4	83.1	55.3	68.7	76.7	67.1	77.7	57.1	47.7	76.0	81.8	89.9	69.2
	DA3001 Total assets	386.7	494.5	433.4	204.8	355.0	420.6	396.2	913.4	1101.6	410.5	379.0	517.3	233.3	183.1	91.0	287.2
		(6.9)	(14.8)	(27.3)	(6.6)	(12.6)	(10.5)	(10.6)	(73.7)	(86.1)	(37.1)	(9.8)	(105.2)	(10.9)	(12.9)	(2.3)	(2.8)
	DL1000 Total outstanding balance of household's liabilities	83.3	78.5	95.4	38.1	76.8	71.0	59.4	121.0	167.4	44.7	163.5	70.4	71.7	12.5	13.4	78.1
	(1.5)	(3.4)	(4.5)	(2.1)	(2.9)	(2.0)	(3.0)	(7.0)	(10.1)	(5.7)	(7.8)	(20.3)	(1.9)	(2.1)	(0.9)	(1.0)	
DL1000i Has debt	49.2	51.5	54.7	38.6	51.6	56.5	27.3	69.5	64.0	38.2	83.5	42.4	53.2	48.1	26.9	64.7	
	(0.5)	(1.4)	(1.5)	(1.5)	(1.3)	(0.8)	(0.9)	(1.9)	(2.0)	(1.9)	(1.4)	(1.9)	(1.1)	(3.1)	(1.2)	(0.6)	
DN3001 Net wealth	345.7	454.1	381.2	190.1	315.4	380.4	380.0	829.2	994.5	393.4	242.6	487.4	195.2	177.1	87.4	236.7	
	(6.8)	(14.9)	(26.9)	(6.5)	(12.3)	(10.4)	(10.7)	(72.2)	(85.2)	(36.6)	(9.4)	(101.4)	(10.7)	(12.8)	(2.3)	(2.7)	
Non-owners	DH Households	39.6	30.4	55.8	27.6	16.9	44.7	31.3	23.3	32.9	22.3	42.9	52.3	24.0	18.2	10.1	30.8
	DA3001 Total assets	55.3	80.7	54.8	41.3	79.0	57.5	45.3	178.6	160.0	77.1	49.0	66.8	45.5	23.1	11.7	21.2
		(2.7)	(12.0)	(5.8)	(4.8)	(10.2)	(3.6)	(5.4)	(44.9)	(23.2)	(17.9)	(6.2)	(14.9)	(5.4)	(9.0)	(2.2)	(1.0)
	DL1000 Total outstanding balance of household's liabilities	18.2	23.4	17.0	15.1	29.4	17.3	10.2	54.5	64.4	11.4	30.2	16.2	21.5	N	3.2	9.4
	(1.3)	(4.9)	(2.5)	(2.4)	(4.4)	(1.4)	(1.2)	(10.1)	(11.8)	(4.5)	(6.3)	(2.3)	(1.9)	(2.1)	(0.7)	(0.4)	
DL1000i Has debt	35.8	29.5	41.6	31.5	37.9	34.9	20.6	51.8	46.8	22.8	42.0	29.4	24.1	28.1	25.6	49.0	
	(0.8)	(2.4)	(1.8)	(2.9)	(3.2)	(1.1)	(1.3)	(3.7)	(3.3)	(3.3)	(3.4)	(1.7)	(1.8)	(5.7)	(3.0)	(1.2)	
DN3001 Net wealth	48.8	73.8	47.7	36.6	67.9	51.5	43.1	150.4	129.9	74.5	36.3	62.0	40.3	21.0	10.9	16.6	
	(2.6)	(11.7)	(5.6)	(4.7)	(9.1)	(3.5)	(5.3)	(43.2)	(21.0)	(17.3)	(6.5)	(14.9)	(5.2)	(9.1)	(2.2)	(1.0)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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.

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: ES1, ES2, ES3, ES4, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI13, FI15, NL1, NL2, NL3 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	106.3	206.2	51.4	101.9	159.6	115.7	173.4	266.9	397.8	201.2	78.8	76.4	78.7	100.7	61.2	96.5
		(1.7)	(7.0)	(3.2)	(2.5)	(4.9)	(4.0)	(3.9)	(17.3)	(17.1)	(11.7)	(8.1)	(11.0)	(3.0)	(11.3)	(1.7)	(2.1)
Income	Bottom 20%	26.8	30.8	3.4	51.3	97.7	8.6	50.0	86.2	45.4	100.6	29.3	8.1	42.3	40.9	42.9	12.2
		(3.3)	(18.1)	(1.0)	(4.3)	(6.5)	(0.9)	(6.4)	(25.2)	(33.1)	(20.9)	(21.2)	(1.8)	(3.3)	(31.0)	(3.6)	(2.3)
	20-40%	50.4	158.5	17.7	73.7	123.7	36.9	109.5	188.7	184.0	178.3	58.2	34.7	53.1	96.9	48.9	62.0
		(4.8)	(28.9)	(4.7)	(5.4)	(8.8)	(6.5)	(8.9)	(22.6)	(96.9)	(28.7)	(14.1)	(8.1)	(6.2)	(20.2)	(4.1)	(6.2)
	40-60%	100.2	191.6	48.8	104.9	143.1	99.8	169.5	204.1	370.1	169.8	59.0	69.4	70.8	113.7	61.5	90.3
		(4.9)	(18.8)	(9.5)	(5.3)	(10.2)	(8.6)	(8.1)	(36.8)	(50.6)	(18.0)	(25.0)	(17.8)	(5.9)	(29.8)	(2.7)	(4.3)
	60-80%	154.4	263.2	102.1	122.0	208.1	170.7	219.0	358.0	528.6	226.4	134.5	133.6	90.4	86.2	71.9	132.5
		(4.7)	(24.9)	(9.1)	(8.2)	(10.1)	(6.9)	(6.6)	(43.5)	(37.2)	(21.4)	(29.9)	(22.3)	(6.1)	(27.9)	(3.7)	(4.7)
	80-90%	232.3	343.9	183.2	166.1	253.6	243.1	292.5	763.3	718.5	304.2	123.8	230.0	138.4	206.7	87.4	178.9
		(8.6)	(24.6)	(26.4)	(15.9)	(24.2)	(11.4)	(16.8)	(136.0)	(100.3)	(41.4)	(39.4)	(28.1)	(12.6)	(70.2)	(8.8)	(6.5)
	90-100%	373.0	466.7	321.7	239.7	425.6	479.4	504.5	805.6	1059.3	384.5	193.8	383.0	238.4	258.4	97.2	336.9
		(13.0)	(47.2)	(29.9)	(25.2)	(34.2)	(14.9)	(28.3)	(144.3)	(134.4)	(51.8)	(43.4)	(40.7)	(21.7)	(38.2)	(11.7)	(11.3)
Net wealth	Bottom 20%	1.2	2.8	0.1	2.0	6.2	1.6	5.0	7.6	5.1	14.4	-10.5	1.0	1.6	4.6	13.0	0.1
		(0.1)	(0.5)	(0.1)	(0.4)	(1.3)	(0.1)	(0.5)	(3.3)	(2.1)	(4.5)	(4.8)	(0.4)	(0.4)	(2.8)	(1.3)	(0.4)
	20-40%	26.2	81.2	11.7	49.3	87.6	17.7	57.0	127.3	120.8	108.9	15.5	15.0	35.0	54.7	40.4	19.8
		(0.9)	(9.8)	(1.4)	(3.2)	(4.5)	(1.0)	(4.8)	(12.7)	(29.1)	(8.9)	(4.8)	(1.9)	(3.1)	(6.6)	(0.9)	(1.0)
	40-60%	106.4	206.6	51.5	102.1	159.7	115.8	173.4	267.5	399.8	201.7	79.0	76.6	78.8	101.2	61.2	96.5
		(1.7)	(7.1)	(3.2)	(2.5)	(4.9)	(4.0)	(3.9)	(17.3)	(17.1)	(11.6)	(8.2)	(11.0)	(3.0)	(11.8)	(1.7)	(2.1)
	60-80%	226.1	359.7	163.7	166.5	264.8	237.2	282.1	510.2	637.5	309.8	200.2	208.7	144.2	181.1	86.2	192.1
		(2.4)	(10.1)	(7.7)	(5.2)	(9.1)	(3.7)	(4.8)	(34.8)	(28.8)	(14.9)	(9.1)	(9.9)	(5.6)	(20.5)	(2.6)	(2.6)
	80-90%	384.0	572.3	329.5	258.3	429.8	406.1	447.0	980.1	1070.1	502.6	337.0	397.8	241.8	264.1	126.2	318.8
		(5.1)	(19.1)	(11.9)	(10.8)	(15.5)	(7.5)	(13.5)	(82.5)	(61.2)	(23.7)	(11.6)	(24.3)	(10.0)	(24.7)	(4.5)	(4.5)
	90-100%	749.2	1073.9	662.1	469.3	864.1	775.4	854.4	2421.7	2033.1	974.4	562.0	934.6	506.0	436.8	207.7	560.9
		(14.1)	(71.2)	(36.8)	(30.2)	(43.7)	(18.0)	(24.4)	(294.2)	(240.7)	(114.0)	(31.3)	(117.9)	(37.7)	(52.4)	(13.7)	(9.6)
Household size	1	39.5	107.3	19.2	44.0	122.1	44.8	95.2	111.9	223.4	109.3	34.3	18.7	49.1	53.9	42.1	39.5
		(2.6)	(17.8)	(2.8)	(6.5)	(7.8)	(5.1)	(7.8)	(20.7)	(44.0)	(22.2)	(12.0)	(2.9)	(5.1)	(25.7)	(2.3)	(3.4)
	2	147.0	276.7	102.6	97.3	181.7	170.9	200.0	234.3	520.3	192.8	111.3	125.8	79.0	109.0	61.5	151.5
		(4.2)	(13.2)	(9.4)	(6.4)	(8.2)	(7.0)	(6.1)	(25.9)	(39.1)	(12.9)	(18.7)	(12.6)	(4.6)	(15.4)	(3.2)	(3.8)
	3	126.5	238.2	56.1	125.3	162.0	113.7	197.2	312.7	423.0	211.0	50.0	164.5	80.8	97.0	68.8	126.4
		(4.7)	(17.7)	(14.1)	(9.1)	(10.8)	(10.5)	(9.0)	(48.2)	(63.1)	(21.2)	(23.2)	(20.7)	(6.0)	(19.9)	(3.7)	(6.2)
	4	162.2	270.0	103.4	141.5	161.3	175.9	214.3	401.1	446.8	248.9	145.3	147.4	104.5	128.2	69.7	143.3
		(5.2)	(26.8)	(21.1)	(10.8)	(10.8)	(9.4)	(9.8)	(57.2)	(47.9)	(12.0)	(21.9)	(45.2)	(9.6)	(42.9)	(3.8)	(5.7)
	5+	123.2	168.9	79.3	128.9	151.8	122.4	142.8	428.7	414.0	290.4	150.3	235.1	70.0	215.5	64.1	168.2
		(8.3)	(31.5)	(23.7)	(16.9)	(37.1)	(14.2)	(20.0)	(69.2)	(72.0)	(47.8)	(39.4)	(70.2)	(14.3)	(54.2)	(9.5)	(10.7)
Housing status	Owners - outright	239.3	354.9	255.6	142.3	222.9	269.6	253.4	372.6	680.2	259.9	340.2	254.2	115.4	136.1	67.2	210.5
		(2.8)	(13.9)	(10.8)	(5.3)	(8.8)	(5.2)	(3.7)	(27.9)	(45.4)	(7.8)	(21.1)	(9.4)	(6.1)	(7.9)	(1.8)	(3.9)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	159.5	227.1	160.2	119.8	132.0	181.5	206.0	324.5	428.0	216.2	154.1	217.4	91.0	119.8	54.5	115.1
		(4.0)	(12.3)	(14.7)	(8.2)	(6.9)	(6.0)	(17.0)	(28.1)	(23.8)	(25.0)	(8.7)	(16.2)	(5.4)	(58.5)	(3.8)	(3.2)
	Renters / other	9.2	7.6	10.3	5.4	7.6	7.8	10.7	16.3	22.1	18.1	12.0	11.6	4.6	3.5	2.2	2.9
		(0.4)	(1.4)	(1.2)	(0.7)	(1.7)	(0.4)	(0.8)	(5.3)	(4.1)	(4.5)	(5.3)	(0.9)	(0.6)	(1.6)	(0.7)	(0.3)
	16-34	15.5	38.3	9.1	11.5	72.3	13.2	28.0	199.4	53.6	91.9	7.2	13.0	29.9	74.3	36.2	8.3
		(1.1)	(10.6)	(2.4)	(1.6)	(15.7)	(1.7)	(9.8)	(25.5)	(11.4)	(22.7)	(16.5)	(1.9)	(6.9)	(35.1)	(3.9)	(0.5)
	35-44	87.4	166.5	52.4	114.2	124.1	95.8	124.0	290.0	293.1	192.8	65.4	56.5	67.5	93.7	61.0	92.4
		(4.2)	(21.3)	(9.0)	(6.2)	(9.3)	(9.3)	(13.3)	(42.0)	(34.9)	(17.3)	(19.0)	(17.1)	(7.3)	(17.6)	(2.8)	(6.2)
	45-54	140.0	276.6	81.5	130.7	179.3	173.8	195.5	388.0	401.4	252.0	101.0	140.8	99.8	116.8	69.1	127.6
		(6.1)	(23.3)	(11.6)	(8.8)	(8.8)	(8.4)	(7.0)	(44.2)	(49.0)	(19.7)	(23.0)	(16.8)	(5.9)	(29.4)	(3.1)	(4.4)
55-64	183.2	289.3	102.5	120.7	244.3	217.1	249.4	403.5	621.1	267.8	131.3	153.1	117.3	139.7	67.5	166.4	
	(5.2)	(24.8)	(12.7)	(8.6)	(12.4)	(7.8)	(8.0)	(87.8)	(75.4)	(23.6)	(27.0)	(15.8)	(8.6)	(14.9)	(3.3)	(5.0)	
65-74	163.3	287.3	100.1	109.7	208.7	195.6	207.6	206.2	623.6	167.7	145.3	114.1	80.8	78.8	56.5	168.3	
	(6.4)	(21.5)	(15.8)	(8.3)	(18.7)	(9.7)	(5.9)	(33.6)	(50.1)	(21.0)	(32.2)	(15.3)	(6.5)	(14.6)	(5.2)	(5.5)	
75+	126.5	272.5	73.9	78.6	165.3	137.0	147.0	86.6	540.1	144.5	128.0	73.0	63.0	97.7	53.2	115.5	
	(4.7)	(27.0)	(20.2)	(6.6)	(12.3)	(7.4)	(8.6)	(31.6)	(78.1)	(39.8)	(49.0)	(17.8)	(4.1)	(48.0)	(8.1)	(7.0)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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 country notes: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI13, FI15, FI20, GR1, IT4, IT5, IT7, NL1, NL2, NL3, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table A4 Net wealth, means - breakdowns
EUR thousands

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	228.0	338.6	195.2	147.8	273.6	233.3	274.7	670.9	710.1	322.4	154.0	265.0	157.9	148.7	79.7	168.8
		(4.2)	(11.8)	(11.9)	(5.0)	(10.6)	(5.8)	(8.1)	(56.5)	(58.2)	(28.5)	(6.2)	(47.9)	(8.1)	(11.5)	(2.0)	(1.9)
Income	Bottom 20%	89.4	152.6	42.1	71.7	132.9	79.2	108.0	272.1	254.9	162.6	114.1	69.5	71.6	87.6	51.1	59.6
		(3.3)	(16.3)	(7.3)	(5.6)	(9.2)	(5.9)	(10.3)	(68.2)	(46.4)	(16.6)	(16.9)	(14.0)	(5.9)	(18.5)	(3.2)	(2.9)
	20-40%	121.3	252.7	78.8	100.0	163.8	119.2	154.3	332.9	360.8	228.2	115.8	139.7	88.5	112.1	66.4	102.3
		(4.6)	(29.8)	(12.8)	(5.8)	(8.2)	(7.0)	(8.8)	(74.2)	(61.8)	(24.5)	(14.4)	(45.2)	(7.0)	(12.6)	(4.5)	(3.2)
	40-60%	165.7	315.5	123.1	139.8	191.2	156.2	204.2	426.4	476.5	231.5	118.7	205.0	116.3	134.4	72.9	135.4
		(3.9)	(33.1)	(9.6)	(9.5)	(9.3)	(5.5)	(8.2)	(83.1)	(46.5)	(22.7)	(13.9)	(45.5)	(7.8)	(16.7)	(3.5)	(3.7)
	60-80%	224.6	379.8	192.8	160.3	297.7	224.6	286.1	710.9	722.0	332.5	183.1	287.2	145.4	129.0	84.6	182.9
		(8.8)	(26.0)	(25.7)	(12.9)	(18.1)	(8.8)	(13.0)	(111.8)	(107.5)	(33.7)	(19.8)	(77.5)	(8.9)	(24.2)	(5.2)	(4.6)
	80-90%	347.3	438.2	390.6	209.3	353.9	321.7	364.8	1272.1	1133.5	435.7	193.3	374.7	221.0	242.0	110.7	224.6
		(20.7)	(37.4)	(75.4)	(14.2)	(22.9)	(9.8)	(15.5)	(193.8)	(296.2)	(103.9)	(28.5)	(81.2)	(24.7)	(32.9)	(7.7)	(6.7)
	90-100%	731.8	749.8	692.4	327.8	813.4	853.2	877.8	1968.8	2354.2	882.8	284.8	875.2	517.9	323.4	137.6	503.3
		(32.2)	(61.5)	(93.1)	(24.1)	(81.9)	(55.0)	(47.1)	(390.4)	(445.5)	(264.5)	(36.4)	(243.7)	(81.0)	(54.8)	(12.3)	(15.2)
Net wealth	Bottom 20%	-3.1	2.8	-4.6	2.3	7.7	-0.9	5.4	10.0	2.3	19.2	-35.7	-7.4	1.3	7.5	12.9	-5.0
		(0.5)	(0.9)	(0.9)	(0.4)	(1.4)	(0.6)	(0.2)	(3.6)	(2.6)	(3.4)	(6.2)	(6.7)	(0.3)	(1.5)	(0.6)	(0.5)
	20-40%	28.6	78.6	13.1	45.7	86.9	21.4	61.2	125.4	134.3	110.0	18.2	17.0	34.0	52.2	41.1	23.6
		(0.6)	(2.8)	(0.4)	(0.9)	(1.2)	(0.5)	(1.0)	(3.8)	(7.1)	(6.5)	(3.1)	(1.1)	(0.7)	(1.9)	(0.3)	(0.5)
	40-60%	108.8	209.5	55.6	101.5	160.9	115.4	173.0	267.0	393.2	204.4	82.3	79.9	79.0	103.1	61.1	97.2
		(1.2)	(2.3)	(1.4)	(0.9)	(1.3)	(1.3)	(1.0)	(6.2)	(6.6)	(7.6)	(5.7)	(4.9)	(0.7)	(3.3)	(0.6)	(0.6)
	60-80%	230.7	367.2	167.7	170.9	270.8	243.5	288.1	526.1	655.0	320.6	202.7	214.9	146.4	182.0	88.6	196.4
		(1.5)	(4.6)	(3.0)	(1.5)	(2.4)	(1.4)	(1.3)	(18.4)	(10.2)	(11.8)	(4.8)	(5.0)	(1.5)	(9.8)	(0.9)	(0.9)
	80-90%	392.7	580.9	334.2	264.8	437.1	408.8	460.0	1043.8	1093.8	514.7	340.3	406.9	245.9	270.9	127.8	326.0
		(2.3)	(9.6)	(4.1)	(2.3)	(4.8)	(2.4)	(3.0)	(32.2)	(17.7)	(24.9)	(5.8)	(11.3)	(2.4)	(11.0)	(1.9)	(1.2)
	90-100%	1158.0	1494.8	1157.2	574.3	1247.5	1166.3	1232.6	3832.1	3659.2	1411.6	668.8	1638.1	813.9	543.0	262.1	738.3
		(35.1)	(75.1)	(102.2)	(20.4)	(77.2)	(54.8)	(45.0)	(437.7)	(477.4)	(272.5)	(26.6)	(465.3)	(70.0)	(62.1)	(11.4)	(14.6)
Household size	1	134.1	252.5	100.2	71.9	192.6	150.5	169.4	233.4	410.8	183.5	109.9	112.8	106.5	91.8	52.6	95.0
		(4.4)	(20.4)	(10.5)	(4.2)	(10.6)	(5.7)	(8.2)	(33.8)	(58.8)	(18.5)	(9.0)	(17.6)	(9.5)	(14.9)	(2.4)	(4.1)
	2	280.0	408.9	267.7	139.3	325.8	295.6	310.0	634.2	876.5	309.2	197.9	284.9	162.0	120.2	75.7	212.7
		(10.1)	(20.6)	(29.2)	(7.1)	(21.0)	(8.7)	(14.4)	(88.2)	(117.4)	(28.0)	(12.7)	(43.5)	(14.6)	(10.2)	(3.7)	(4.1)
	3	239.4	330.8	191.0	179.3	253.3	252.6	307.0	680.1	798.5	293.8	109.4	371.6	156.8	156.5	97.9	206.7
		(8.8)	(35.1)	(20.9)	(10.3)	(12.9)	(35.1)	(16.9)	(110.6)	(181.2)	(30.4)	(20.4)	(92.6)	(20.5)	(20.8)	(5.8)	(8.9)
	4	276.3	380.5	242.5	184.1	291.4	274.1	330.8	859.3	713.3	325.7	184.9	421.4	194.8	215.7	96.5	219.3
		(10.0)	(37.3)	(23.8)	(12.4)	(25.6)	(12.4)	(27.8)	(113.1)	(86.2)	(24.8)	(19.8)	(138.9)	(16.0)	(45.4)	(5.9)	(9.4)
	5+	306.6	377.4	426.2	186.1	305.9	255.4	253.9	1207.0	1017.4	638.2	203.9	664.5	175.9	254.0	78.3	267.9
		(32.9)	(57.1)	(157.1)	(20.9)	(32.3)	(26.2)	(23.1)	(306.9)	(383.0)	(239.2)	(34.7)	(249.3)	(22.3)	(42.2)	(6.2)	(15.1)
Housing status	Owners - outright	390.2	535.3	457.8	197.7	371.6	429.3	384.9	911.2	1352.8	384.1	416.6	478.8	228.8	174.3	88.2	291.2
		(9.3)	(22.6)	(42.2)	(6.7)	(16.8)	(14.6)	(11.3)	(106.1)	(152.4)	(19.8)	(19.6)	(80.1)	(15.5)	(12.2)	(2.4)	(5.2)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	254.4	336.8	270.1	158.3	203.3	269.9	350.2	731.6	619.3	440.9	190.3	503.5	153.6	191.9	80.3	176.3
		(8.2)	(16.9)	(25.9)	(12.1)	(10.5)	(9.5)	(31.1)	(90.8)	(65.6)	(192.1)	(9.7)	(161.4)	(9.1)	(36.7)	(6.2)	(4.1)
	Renters / other	48.8	73.8	47.7	36.6	67.9	51.5	43.1	150.4	129.9	74.5	36.3	62.0	40.3	21.0	10.9	16.6
		(2.6)	(11.7)	(5.6)	(4.7)	(9.1)	(3.5)	(5.3)	(43.2)	(21.0)	(17.3)	(6.5)	(14.9)	(5.2)	(9.1)	(2.2)	(1.0)
	16-34	67.1	101.7	39.8	73.0	112.9	66.8	114.4	331.4	163.4	152.3	25.7	77.8	71.4	114.1	50.3	42.4
		(3.1)	(11.2)	(5.1)	(6.2)	(12.0)	(6.5)	(9.8)	(42.0)	(25.6)	(26.0)	(22.0)	(16.7)	(6.4)	(32.3)	(3.3)	(2.2)
	35-44	186.4	260.4	175.6	148.4	184.1	196.1	208.8	650.9	518.5	251.0	105.5	284.0	127.3	164.0	84.9	164.4
		(9.9)	(24.9)	(33.0)	(9.2)	(14.5)	(11.5)	(12.7)	(88.6)	(95.6)	(21.5)	(14.9)	(113.6)	(10.7)	(30.7)	(5.6)	(6.0)
	45-54	257.1	370.8	225.9	189.9	273.2	278.0	295.3	964.5	818.1	450.4	166.1	380.4	179.6	174.9	88.9	206.5
		(7.9)	(26.1)	(20.5)	(11.8)	(15.0)	(10.9)	(18.1)	(185.5)	(179.9)	(123.3)	(16.1)	(76.3)	(11.8)	(22.1)	(4.3)	(7.9)
55-64	340.8	436.3	330.7	187.1	429.4	343.1	394.4	964.9	855.3	421.5	199.1	342.7	251.9	163.2	94.8	241.1	
	(17.5)	(38.0)	(63.0)	(13.2)	(41.3)	(26.2)	(25.5)	(142.3)	(70.1)	(37.4)	(15.6)	(78.3)	(31.4)	(13.9)	(5.4)	(6.6)	
65-74	288.2	500.5	248.5	151.6	371.0	324.2	324.6	581.2	1245.8	245.6	213.3	246.5	163.4	115.1	71.6	230.1	
	(10.7)	(41.0)	(25.5)	(9.2)	(26.4)	(19.0)	(27.2)	(128.9)	(245.7)	(27.8)	(16.8)	(30.7)	(21.9)	(16.3)	(4.5)	(7.3)	
75+	221.5	432.4	166.8	114.3	269.2	241.0	236.9	229.9	882.2	256.1	247.6	191.4	138.2	113.7	76.5	171.1	
	(6.4)	(40.7)	(16.2)	(11.8)	(13.5)	(9.9)	(14.0)	(53.2)	(185.7)	(33.7)	(33.4)	(51.4)	(13.5)	(19.1)	(12.8)	(8.6)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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 country notes: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI13, FI15, FI20, GR1, IT4, IT5, IT7, NL1, NL2, NL3, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA1000i Has real assets	91.3	89.8	80.2	92.2	96.2	100.0	97.7	95.8	93.6	94.8	89.8	84.8	91.5	96.2	96.0	84.9
	(0.3)	(0.9)	(0.9)	(0.7)	(0.5)	(0.1)	(0.2)	(0.8)	(0.9)	(0.7)	(1.3)	(1.0)	(0.5)	(1.0)	(0.4)	(0.4)
DA1110i Has HMR	60.4	69.6	44.2	72.4	83.1	55.3	68.7	76.7	67.1	77.7	57.1	47.7	76.0	81.8	89.9	69.2
	(0.2)	(1.2)	(0.1)	(0.1)	(1.0)	(0.6)	(0.8)	(1.6)	(1.5)	(1.4)	(0.1)	(1.3)	(1.1)	(2.2)	(0.1)	(0.5)
DA1120i Has other real estate property	23.7	16.4	17.8	37.9	40.3	24.7	24.9	51.6	28.2	31.2	6.1	13.4	29.1	23.2	15.3	30.0
	(0.4)	(0.9)	(1.0)	(1.6)	(1.2)	(0.6)	(0.6)	(1.8)	(1.6)	(1.7)	(0.7)	(1.0)	(1.1)	(2.3)	(1.1)	(0.5)
DA1130i Has vehicles	75.9	77.2	70.9	73.0	78.4	N	83.3	88.9	86.7	84.9	81.3	74.9	73.5	80.4	61.2	67.9
	(0.4)	(1.1)	(0.9)	(1.2)	(0.9)		(0.5)	(1.1)	(1.3)	(1.0)	(1.6)	(1.2)	(0.8)	(2.5)	(1.2)	(0.5)
DA1140i Has self-employment business wealth	11.1	6.6	9.1	9.8	14.3	8.9	18.0	19.5	5.2	13.2	4.8	9.4	9.3	11.6	10.7	15.9
	(0.2)	(0.7)	(0.5)	(0.8)	(0.9)	(0.3)	(0.6)	(1.4)	(0.6)	(0.8)	(0.8)	(0.8)	(0.7)	(1.7)	(0.7)	(0.3)
DA1400i Has real estate wealth	64.7	72.8	49.2	78.7	87.4	60.8	72.4	84.3	74.8	80.0	57.9	52.2	79.5	84.0	90.5	72.0
	(0.3)	(1.2)	(0.5)	(0.5)	(0.8)	(0.6)	(0.8)	(1.4)	(1.5)	(1.4)	(0.3)	(1.3)	(1.0)	(2.1)	(0.2)	(0.5)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT3, FI2, FI3, NL1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA1000 Total real assets	141.6	220.0	89.2	114.3	182.4	124.0	176.0	313.8	470.5	193.5	198.8	107.0	103.8	105.9	61.8	152.9
	(2.5)	(7.1)	(5.2)	(3.9)	(3.3)	(3.7)	(5.0)	(14.0)	(15.6)	(7.1)	(6.0)	(7.5)	(2.4)	(10.4)	(1.7)	(1.8)
DA1110 Value of household's main residence	180.0	250.0	168.0	100.0	150.3	193.8	200.0	240.3	500.0	180.6	240.0	200.0	100.0	110.9	55.9	135.6
	(0.2)	(4.4)	(9.8)	(0.5)	(4.4)	(2.6)	(0.1)	(12.2)	(8.4)	(5.1)	(4.1)	(3.9)	(0.9)	(12.0)	(2.0)	(1.3)
DA1120 Value of other real estate property	100.0	174.0	115.0	61.9	105.1	115.9	100.0	202.2	300.0	121.1	165.5	94.0	65.4	52.4	16.4	107.6
	(2.1)	(14.4)	(12.9)	(5.8)	(6.1)	(3.8)	(6.3)	(17.1)	(28.2)	(11.9)	(21.9)	(11.8)	(5.3)	(10.1)	(3.4)	(2.2)
DA1130 Value of household's vehicles	7.0	6.2	7.0	6.0	6.0	N	8.0	10.0	16.1	6.7	6.0	8.0	5.5	3.0	5.0	9.3
	(0.2)	(0.5)	(0.4)	(0.3)	(0.1)		(0.4)	(0.3)	(0.9)	(0.5)	(0.2)	(0.3)	(0.4)	(0.6)	(0.3)	(0.2)
DA1140 Value of self-employment businesses	25.2	50.0	19.4	36.2	29.0	53.1	15.0	98.8	97.6	54.3	51.7	180.6	50.0	25.5	4.6	0.9
	(2.5)	(15.9)	(4.5)	(9.2)	(5.3)	(4.9)	(3.9)	(30.4)	(28.9)	(29.1)	(43.5)	(89.8)	(5.5)	(46.5)	(1.5)	(0.1)
DA1400 Real estate wealth	200.0	250.0	180.0	120.0	180.3	210.8	200.0	326.5	500.0	209.3	240.0	200.0	109.5	119.3	60.0	166.6
	(1.4)	(0.5)	(8.5)	(3.8)	(3.1)	(2.9)	(6.1)	(18.3)	(16.4)	(7.0)	(4.3)	(3.1)	(5.1)	(8.7)	(0.9)	(2.1)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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.

See country notes: AT3, FI2, FI3, FR1, NL1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	60.4	69.6	44.2	72.4	83.1	55.3	68.7	76.7	67.1	77.7	57.1	47.7	76.0	81.8	89.9	69.2
		(0.2)	(1.2)	(0.1)	(0.1)	(1.0)	(0.6)	(0.8)	(1.6)	(1.5)	(1.4)	(0.1)	(1.3)	(1.1)	(2.2)	(0.1)	(0.5)
Income	Bottom 20%	47.0	45.0	16.3	64.5	73.0	30.3	54.3	57.7	40.0	64.1	40.7	27.1	67.3	69.0	84.7	42.1
		(1.1)	(3.5)	(2.2)	(2.6)	(2.8)	(1.4)	(1.7)	(4.6)	(5.1)	(3.9)	(4.4)	(2.8)	(2.1)	(7.8)	(2.2)	(1.4)
	20-40%	51.0	59.4	34.7	69.0	79.0	42.9	60.5	72.8	55.5	72.7	42.8	40.8	69.5	83.0	85.8	58.8
		(1.0)	(3.2)	(2.6)	(2.3)	(2.1)	(1.6)	(1.8)	(4.0)	(4.9)	(4.2)	(4.6)	(3.3)	(2.3)	(6.5)	(1.7)	(1.5)
	40-60%	58.6	71.9	43.2	72.0	82.9	53.1	67.4	73.4	71.5	78.3	53.5	47.8	76.8	77.2	91.9	69.6
		(1.0)	(3.1)	(2.8)	(2.0)	(2.2)	(1.6)	(1.8)	(4.1)	(4.4)	(3.7)	(5.4)	(2.7)	(2.0)	(5.9)	(1.2)	(1.3)
	60-80%	67.0	83.1	55.2	73.9	88.6	70.3	78.6	86.9	85.2	83.8	71.3	53.5	79.4	89.4	94.0	83.0
		(1.0)	(2.7)	(2.3)	(2.4)	(1.8)	(1.4)	(1.7)	(3.2)	(3.4)	(3.4)	(4.6)	(3.0)	(1.9)	(4.9)	(1.1)	(1.1)
	80-90%	76.4	87.8	69.9	79.8	93.9	76.4	79.3	93.5	85.6	92.1	75.6	66.0	86.0	89.1	96.2	88.9
		(1.3)	(3.6)	(3.6)	(2.6)	(2.3)	(1.9)	(2.2)	(3.2)	(4.1)	(3.9)	(7.7)	(4.2)	(2.6)	(6.0)	(1.4)	(1.2)
	90-100%	79.9	90.1	74.4	85.6	90.3	83.1	86.2	92.1	81.7	87.4	79.0	72.9	87.6	92.5	90.1	95.5
		(1.2)	(2.8)	(3.1)	(2.6)	(2.2)	(1.3)	(2.1)	(3.1)	(4.3)	(3.9)	(6.7)	(4.3)	(2.2)	(4.1)	(3.3)	(0.7)
Net wealth	Bottom 20%	5.7	2.7	3.8	6.5	38.2	1.2	2.2	19.3	3.8	10.6	26.5	3.1	20.6	23.7	52.7	11.9
		(0.4)	(1.1)	(1.0)	(1.5)	(3.3)	(0.5)	(0.7)	(4.9)	(2.0)	(4.2)	(3.3)	(3.2)	(2.7)	(8.7)	(1.0)	(1.0)
	20-40%	29.0	60.0	6.7	73.9	89.6	13.5	54.0	81.4	48.2	86.9	18.6	3.9	78.1	92.6	98.7	46.3
		(1.1)	(5.3)	(1.7)	(1.7)	(2.0)	(1.6)	(3.4)	(4.5)	(5.5)	(3.6)	(3.9)	(1.3)	(3.1)	(4.4)	(0.6)	(2.1)
	40-60%	79.2	94.8	39.4	92.8	95.4	77.5	93.2	94.7	93.9	97.6	55.9	52.0	90.8	97.9	99.6	92.2
		(0.9)	(1.7)	(2.2)	(1.2)	(1.9)	(1.8)	(1.0)	(2.3)	(3.0)	(1.4)	(5.6)	(5.3)	(1.8)	(1.7)	(0.4)	(0.9)
	60-80%	93.4	96.1	79.0	95.0	95.5	91.1	97.2	92.7	95.7	98.5	89.5	87.9	95.0	98.8	99.0	96.9
		(0.6)	(1.3)	(2.1)	(1.0)	(2.3)	(1.0)	(0.6)	(2.6)	(1.5)	(1.0)	(3.4)	(2.4)	(1.1)	(1.1)	(0.5)	(0.5)
	80-90%	94.2	96.3	93.0	95.2	97.2	92.5	97.2	94.7	93.0	95.8	93.6	91.1	96.4	99.3	99.9	97.9
		(0.7)	(1.8)	(1.7)	(1.8)	(1.2)	(1.1)	(0.7)	(3.8)	(2.5)	(3.3)	(4.1)	(2.6)	(1.2)	(2.0)	(0.3)	(0.6)
	90-100%	95.0	93.8	91.5	93.7	96.9	93.8	96.9	97.3	95.8	95.0	96.5	92.4	94.5	97.0	99.2	99.1
		(0.5)	(2.4)	(1.7)	(1.9)	(1.0)	(0.9)	(1.2)	(1.8)	(1.7)	(2.8)	(1.8)	(2.6)	(1.4)	(2.6)	(0.5)	(0.3)
Household size	1	44.3	54.5	28.5	53.3	78.7	43.2	61.0	64.2	55.9	62.4	39.3	30.4	65.1	68.7	82.3	54.6
		(0.7)	(2.5)	(1.5)	(2.1)	(1.9)	(1.2)	(1.5)	(4.3)	(3.5)	(4.2)	(2.3)	(1.8)	(2.4)	(6.3)	(1.6)	(1.0)
	2	66.0	78.6	54.8	77.4	84.9	61.9	73.1	73.5	74.8	74.8	60.2	55.6	76.0	85.9	91.2	76.1
		(0.7)	(1.9)	(1.8)	(1.4)	(1.4)	(1.1)	(1.2)	(3.1)	(2.9)	(2.7)	(2.6)	(1.8)	(1.6)	(3.6)	(1.1)	(0.8)
	3	67.1	74.4	50.2	76.9	85.6	58.5	70.2	84.9	68.2	80.1	54.5	60.3	76.1	79.6	94.5	79.1
		(1.0)	(3.1)	(3.4)	(1.8)	(2.0)	(1.8)	(1.6)	(2.9)	(4.1)	(3.3)	(5.7)	(3.6)	(1.9)	(4.9)	(0.9)	(1.5)
	4	73.1	79.3	57.5	76.8	83.7	68.2	72.6	81.6	70.8	88.8	87.5	61.7	85.8	90.6	93.3	84.8
		(1.0)	(3.2)	(3.4)	(1.8)	(2.1)	(1.8)	(1.8)	(3.4)	(3.8)	(2.5)	(3.4)	(3.9)	(1.5)	(3.3)	(1.1)	(1.4)
	5+	67.1	74.6	59.1	80.6	76.3	57.2	62.5	86.4	71.8	83.7	89.7	67.7	76.5	96.7	87.8	84.8
		(1.6)	(4.9)	(5.2)	(4.4)	(6.8)	(2.5)	(2.5)	(3.2)	(5.3)	(4.2)	(4.4)	(4.5)	(3.2)	(2.6)	(5.4)	(1.7)
Age of RP	16-34	31.8	46.4	13.2	36.2	68.0	25.7	42.1	73.7	44.3	68.8	53.4	20.8	60.1	59.8	71.1	41.2
		(1.0)	(3.5)	(2.0)	(1.9)	(4.4)	(1.3)	(2.7)	(3.9)	(4.4)	(6.3)	(6.0)	(2.3)	(3.1)	(7.4)	(2.4)	(1.2)

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
35-44	57.4	65.3	42.2	66.5	78.3	53.9	56.7	80.0	61.2	89.2	60.5	43.9	78.4	82.8	86.5	73.6
	(1.0)	(3.3)	(2.9)	(1.9)	(2.2)	(1.5)	(2.3)	(3.4)	(3.5)	(2.5)	(4.4)	(3.1)	(1.9)	(5.0)	(2.7)	(1.4)
45-54	64.5	74.6	48.2	76.7	84.7	62.2	69.2	81.8	63.3	79.2	61.6	54.8	82.2	83.1	94.6	75.1
	(0.8)	(2.9)	(2.1)	(2.1)	(1.7)	(1.5)	(1.4)	(3.1)	(3.8)	(3.2)	(3.6)	(2.7)	(1.6)	(4.7)	(0.9)	(1.3)
55-64	71.3	76.5	59.4	83.9	87.5	69.0	79.4	80.6	79.1	79.0	55.3	58.8	79.8	84.6	96.2	80.3
	(0.9)	(3.1)	(2.6)	(1.6)	(1.4)	(1.6)	(1.5)	(3.9)	(3.7)	(3.1)	(3.7)	(2.9)	(1.8)	(4.3)	(0.8)	(1.2)
65-74	71.3	80.4	58.6	88.0	90.3	70.3	78.8	73.2	85.4	71.8	54.9	58.1	78.8	90.0	96.9	82.9
	(1.0)	(2.7)	(2.9)	(2.0)	(1.4)	(1.5)	(1.4)	(4.4)	(4.0)	(3.9)	(3.9)	(3.0)	(2.2)	(3.8)	(1.1)	(1.4)
75+	65.5	79.4	48.4	83.8	88.7	59.1	75.9	61.1	86.7	64.2	50.5	50.2	72.4	89.2	94.0	73.9
	(1.2)	(2.8)	(3.5)	(2.2)	(1.7)	(1.8)	(1.6)	(6.4)	(4.9)	(5.1)	(5.6)	(3.6)	(2.3)	(5.1)	(2.9)	(1.8)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, AT3, BE1, ES1, ES2, ES3, ES4, FI2, FI3, FI20, FR1, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	212.2	273.1	205.8	123.4	184.6	222.1	254.0	317.5	611.9	202.1	270.6	258.1	121.6	126.5	68.7	163.1
	(2.0)	(5.1)	(6.6)	(3.6)	(3.7)	(2.5)	(6.0)	(12.1)	(45.1)	(6.0)	(4.5)	(11.9)	(2.7)	(6.5)	(1.6)	(1.2)
p10	60.7	120.0	50.0	45.0	60.1	85.4	80.0	99.0	277.9	78.0	150.0	75.2	37.5	36.9	25.0	61.6
	(1.8)	(3.4)	(5.5)	(4.2)	(1.9)	(2.7)	(1.9)	(5.2)	(12.9)	(5.3)	(5.3)	(4.5)	(1.6)	(6.4)	(1.3)	(0.8)
p20	97.1	160.0	85.0	60.0	90.2	118.5	120.0	134.1	350.0	103.2	180.0	100.0	52.5	53.5	33.0	83.0
	(2.5)	(5.4)	(6.1)	(2.3)	(2.8)	(2.4)	(1.9)	(9.3)	(11.7)	(5.4)	(3.6)	(4.2)	(5.2)	(4.0)	(1.2)	(1.0)
p30	120.2	190.0	110.0	80.0	120.0	144.1	150.0	169.8	400.0	125.4	200.0	138.6	70.6	67.0	40.0	100.2
	(0.5)	(7.6)	(6.0)	(2.7)	(3.1)	(2.5)	(0.1)	(7.9)	(12.1)	(7.0)	(2.9)	(6.5)	(2.9)	(6.8)	(0.3)	(0.8)
p40	150.0	200.0	141.7	98.6	130.6	166.6	180.0	200.0	450.0	152.8	220.0	161.0	87.5	89.8	49.3	117.4
	(0.1)	(4.2)	(9.3)	(4.8)	(6.0)	(2.1)	(1.8)	(3.2)	(13.9)	(6.2)	(3.8)	(6.1)	(2.2)	(8.1)	(1.8)	(1.1)
p50	180.0	250.0	168.0	100.0	150.3	193.8	200.0	240.3	500.0	180.6	240.0	200.0	100.0	110.9	55.9	135.6
	(0.2)	(4.4)	(9.8)	(0.5)	(4.4)	(2.6)	(0.1)	(12.2)	(8.4)	(5.1)	(4.1)	(3.9)	(0.9)	(12.0)	(2.0)	(1.3)
p60	200.0	258.0	200.0	120.0	180.3	217.3	230.0	290.7	547.6	200.0	261.0	221.8	120.0	126.0	65.0	157.7
	(0.1)	(10.6)	(2.1)	(2.7)	(0.1)	(3.3)	(5.9)	(20.4)	(30.5)	(4.9)	(7.1)	(8.5)	(5.3)	(9.9)	(1.3)	(1.0)
p70	240.4	300.0	240.0	150.0	204.2	252.9	260.0	330.0	600.0	232.9	300.0	250.9	150.0	150.0	75.0	185.1
	(2.1)	(0.6)	(9.3)	(2.5)	(5.7)	(3.0)	(10.3)	(23.2)	(23.6)	(3.2)	(5.5)	(12.1)	(3.1)	(11.0)	(2.1)	(1.8)
p80	298.4	350.0	288.0	171.6	240.4	298.0	320.0	422.7	750.0	250.0	350.0	319.2	175.0	199.0	90.0	223.4
	(4.5)	(2.8)	(17.2)	(9.2)	(2.4)	(4.5)	(19.8)	(23.6)	(34.1)	(8.0)	(7.9)	(18.5)	(0.5)	(10.6)	(2.3)	(2.5)
p90	379.9	405.7	376.0	200.0	300.5	380.0	450.0	600.0	959.2	349.5	431.9	480.8	226.8	240.0	120.1	286.6
	(8.5)	(20.3)	(22.8)	(15.2)	(16.4)	(6.7)	(26.8)	(41.6)	(50.0)	(17.0)	(20.8)	(34.5)	(12.4)	(19.1)	(4.8)	(3.6)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT3, FI3, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table B5 Real estate assets, conditional medians - breakdowns
 EUR thousands

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	200.0	250.0	180.0	120.0	180.3	210.8	200.0	326.5	500.0	209.3	240.0	200.0	109.5	119.3	60.0	166.6
		(1.4)	(0.5)	(8.5)	(3.8)	(3.1)	(2.9)	(6.1)	(18.3)	(16.4)	(7.0)	(4.3)	(3.1)	(5.1)	(8.7)	(0.9)	(2.1)
Income	Bottom 20%	110.0	200.0	91.0	80.0	120.2	135.4	120.0	203.5	403.2	150.5	236.8	113.8	68.6	82.5	47.0	90.7
		(4.8)	(16.8)	(24.6)	(4.4)	(4.3)	(6.2)	(7.0)	(37.2)	(45.6)	(11.1)	(14.8)	(14.1)	(4.9)	(43.4)	(3.2)	(4.0)
	20-40%	150.0	213.4	114.0	100.0	144.1	153.9	180.0	207.9	400.0	188.1	218.0	151.0	90.0	110.3	54.3	126.1
		(1.6)	(20.2)	(24.0)	(3.7)	(9.9)	(5.1)	(9.0)	(18.5)	(26.7)	(16.6)	(12.8)	(9.6)	(4.1)	(23.5)	(4.5)	(4.1)
	40-60%	180.0	200.0	149.0	120.0	180.0	182.5	200.0	243.4	455.5	177.0	221.2	187.6	100.0	123.0	60.0	148.4
		(3.1)	(9.5)	(11.1)	(8.7)	(7.9)	(6.9)	(1.8)	(33.1)	(27.4)	(20.5)	(10.8)	(12.0)	(3.6)	(14.9)	(2.7)	(3.5)
	60-80%	208.5	252.0	180.0	140.5	221.0	209.5	220.0	387.0	575.0	214.3	253.1	200.0	124.2	99.0	65.6	178.4
		(4.7)	(14.0)	(13.1)	(11.4)	(10.0)	(4.1)	(8.2)	(43.4)	(40.5)	(12.9)	(10.5)	(7.4)	(6.8)	(12.5)	(3.9)	(3.7)
	80-90%	255.1	303.4	229.3	172.0	267.6	264.2	290.0	672.4	756.7	253.6	255.0	238.0	174.0	197.4	69.2	221.3
		(6.7)	(19.8)	(19.9)	(14.4)	(19.7)	(7.0)	(16.7)	(123.7)	(70.8)	(23.6)	(22.4)	(26.0)	(7.7)	(50.7)	(5.8)	(4.0)
	90-100%	341.8	321.0	307.6	232.0	368.5	414.1	430.0	702.0	950.0	348.8	285.2	310.3	238.7	214.4	75.0	323.1
		(10.3)	(23.1)	(21.7)	(18.3)	(28.3)	(13.4)	(29.4)	(92.4)	(75.8)	(38.9)	(19.6)	(21.2)	(14.3)	(42.4)	(7.5)	(6.1)
Net wealth	Bottom 20%	109.6	N	91.3	24.0	73.9	76.0	10.0	81.7	N	32.6	202.1	N	63.5	N	22.2	116.4
		(9.3)		(23.6)	(19.2)	(11.2)	(37.2)	(10.9)	(28.3)		(10.9)	(15.3)		(10.3)		(2.2)	(5.2)
	20-40%	50.0	129.2	20.0	50.0	98.7	75.9	80.0	141.8	256.1	100.0	202.0	22.0	50.0	51.4	39.1	78.1
		(0.8)	(7.9)	(10.8)	(1.8)	(4.8)	(8.9)	(3.9)	(12.4)	(18.7)	(5.8)	(17.6)	(13.8)	(3.1)	(5.4)	(2.0)	(3.8)
	40-60%	110.0	200.0	74.4	100.0	150.3	125.6	150.0	251.5	403.9	174.5	200.0	88.3	80.0	95.6	54.9	107.4
		(2.9)	(3.2)	(7.1)	(2.6)	(5.1)	(2.8)	(3.8)	(16.3)	(20.2)	(10.0)	(6.9)	(5.9)	(3.6)	(11.0)	(2.3)	(1.5)
	60-80%	200.0	300.0	150.0	150.5	240.4	212.8	250.0	500.0	600.0	252.9	229.0	184.6	142.1	165.8	78.3	181.5
		(0.2)	(7.7)	(3.9)	(6.0)	(3.3)	(3.5)	(0.8)	(23.9)	(23.5)	(9.9)	(6.2)	(10.8)	(9.1)	(22.8)	(3.2)	(3.1)
	80-90%	326.4	400.0	250.0	237.9	357.4	338.6	400.0	878.6	943.2	425.4	300.0	302.0	210.4	250.0	105.6	286.4
		(5.9)	(19.4)	(15.4)	(10.8)	(9.4)	(7.1)	(6.6)	(87.6)	(51.1)	(26.6)	(14.6)	(15.5)	(11.8)	(18.7)	(7.1)	(4.0)
	90-100%	580.3	653.5	500.0	428.0	666.8	579.9	700.0	1888.7	1665.6	652.0	452.0	566.3	396.3	321.5	165.3	460.1
		(12.2)	(59.7)	(19.0)	(37.5)	(28.4)	(13.8)	(32.3)	(174.7)	(113.0)	(68.8)	(18.4)	(50.0)	(21.2)	(54.6)	(10.1)	(6.9)
Household size	1	150.0	200.0	130.0	86.6	150.3	154.7	170.0	186.1	400.0	168.0	222.6	148.7	83.0	107.7	46.3	110.7
		(1.7)	(9.7)	(12.0)	(6.8)	(7.8)	(5.2)	(9.8)	(17.4)	(21.6)	(12.3)	(9.8)	(10.6)	(6.3)	(47.5)	(3.0)	(2.9)
	2	200.0	250.1	200.0	104.8	192.7	225.4	225.0	300.0	599.0	195.4	250.4	198.2	100.0	105.1	60.0	185.5
		(3.0)	(10.2)	(8.3)	(5.6)	(12.1)	(5.3)	(8.7)	(30.7)	(43.7)	(11.5)	(7.7)	(8.2)	(3.8)	(11.1)	(2.3)	(3.2)
	3	200.0	250.0	180.0	140.0	180.7	230.5	220.0	379.9	600.0	188.5	241.8	229.9	111.2	118.0	64.9	199.9
		(1.6)	(12.2)	(16.1)	(10.5)	(6.9)	(9.2)	(13.1)	(40.3)	(49.0)	(19.3)	(15.3)	(16.0)	(8.3)	(14.2)	(2.9)	(5.2)
	4	219.9	271.9	234.0	159.5	197.2	239.3	240.0	469.5	542.6	229.7	236.0	241.0	149.9	127.8	65.0	221.9
		(4.9)	(17.7)	(16.2)	(8.7)	(8.9)	(7.8)	(8.6)	(60.5)	(40.9)	(9.7)	(9.7)	(27.2)	(11.6)	(21.3)	(2.3)	(4.6)
	5+	224.0	250.0	200.0	138.0	226.5	251.4	200.0	440.1	548.0	267.8	256.0	302.0	124.9	195.4	70.0	252.3
		(8.1)	(22.1)	(28.8)	(24.8)	(43.3)	(11.4)	(12.7)	(53.1)	(59.1)	(32.3)	(23.2)	(26.3)	(15.1)	(41.4)	(8.1)	(9.3)
Housing status	Owners - outright	200.0	250.0	180.0	120.0	185.5	219.4	210.0	320.0	600.0	209.6	274.0	200.0	99.4	121.4	59.9	166.2
		(1.0)	(6.8)	(10.1)	(3.5)	(8.7)	(4.0)	(7.5)	(26.9)	(29.6)	(9.1)	(16.0)	(4.1)	(4.5)	(11.3)	(1.7)	(3.3)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	204.9	250.0	200.0	150.0	180.3	218.1	250.0	381.6	500.0	213.0	236.7	219.7	130.0	118.4	74.5	176.9
		(4.1)	(4.0)	(9.4)	(8.9)	(4.3)	(5.2)	(9.1)	(34.6)	(14.6)	(16.9)	(5.6)	(11.7)	(8.0)	(18.0)	(4.6)	(3.1)
	Renters / other	93.9	150.0	91.8	60.0	116.3	99.4	70.0	115.9	200.0	N	N	95.5	74.7	N	37.5	74.1
		(6.7)	(18.4)	(13.6)	(9.7)	(25.6)	(9.1)	(11.6)	(31.8)	(27.6)			(17.9)	(6.4)		(12.1)	(5.9)
	16-34	169.0	202.0	144.0	130.0	160.0	175.2	200.0	246.2	400.0	163.0	200.0	163.0	117.9	N	55.9	137.5
		(6.4)	(9.4)	(36.5)	(13.1)	(15.7)	(7.3)	(5.7)	(39.8)	(36.4)	(21.2)	(12.4)	(14.7)	(9.4)		(4.8)	(4.4)
	35-44	200.0	250.0	194.0	150.0	180.1	226.1	220.0	344.8	500.0	197.4	225.0	227.6	122.8	116.8	63.0	193.1
		(2.2)	(10.0)	(14.6)	(6.4)	(4.0)	(7.3)	(10.3)	(41.3)	(17.8)	(16.0)	(5.6)	(18.8)	(7.9)	(12.4)	(2.1)	(4.9)
	45-54	200.0	267.0	192.0	150.0	180.3	235.8	210.0	414.1	506.0	232.8	250.0	217.2	124.9	142.0	60.1	189.9
		(3.0)	(12.8)	(16.4)	(8.5)	(5.7)	(7.1)	(12.9)	(36.3)	(42.2)	(13.2)	(8.3)	(17.3)	(8.0)	(26.5)	(2.4)	(5.1)
55-64	210.5	250.0	176.0	120.0	238.9	229.9	250.0	450.8	585.0	250.9	271.9	200.0	128.5	141.6	60.0	179.7	
	(5.7)	(10.4)	(17.6)	(10.8)	(11.1)	(8.4)	(6.4)	(82.5)	(79.7)	(24.8)	(15.9)	(9.8)	(9.5)	(20.2)	(1.9)	(4.9)	
65-74	199.9	250.8	174.0	109.6	208.1	204.4	220.0	293.1	600.0	181.8	287.4	177.0	92.8	82.7	52.6	164.9	
	(3.6)	(13.8)	(16.5)	(6.4)	(17.3)	(6.5)	(7.4)	(55.6)	(56.9)	(19.1)	(14.7)	(16.3)	(8.5)	(16.7)	(5.3)	(6.5)	
75+	162.8	235.6	173.6	80.0	156.4	164.4	180.0	159.3	508.2	221.0	261.6	156.8	76.0	99.8	56.8	128.9	
	(7.3)	(21.2)	(20.8)	(6.8)	(13.6)	(7.2)	(10.4)	(33.9)	(62.6)	(30.3)	(29.6)	(17.3)	(5.3)	(42.8)	(9.6)	(5.0)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, AT3, BE1, DE1, ES1, ES2, ES3, ES4, FI3, FI20, FR1, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA2100i Has financial assets	97.0	98.0	99.3	74.5	99.6	99.6	92.0	87.9	98.4	97.2	97.4	99.5	95.0	93.9	91.7	100.0
	(0.1)	(0.3)	(0.2)	(1.6)	(0.1)	(0.1)	(0.4)	(1.3)	(0.5)	(0.6)	(0.5)	(0.1)	(0.5)	(1.3)	(0.7)	(0.1)
DA2101i Has deposits	96.6	97.7	99.0	73.4	99.6	99.6	91.8	81.2	98.0	97.2	94.2	99.4	94.8	93.6	91.2	100.0
	(0.1)	(0.4)	(0.3)	(1.7)	(0.1)	(0.1)	(0.4)	(1.5)	(0.5)	(0.6)	(0.9)	(0.2)	(0.5)	(1.3)	(0.8)	(0.1)
DA2102i Has mutual funds	11.4	17.6	16.9	1.2	5.7	10.7	6.3	1.0	19.0	8.0	17.7	10.0	3.0	12.0	2.7	27.4
	(0.3)	(1.0)	(0.9)	(0.3)	(0.5)	(0.4)	(0.4)	(0.4)	(1.3)	(1.1)	(1.4)	(0.8)	(0.4)	(1.8)	(0.4)	(0.5)
DA2103i Has bonds	5.4	7.5	5.2	0.5	2.1	1.7	14.6	3.2	4.4	21.6	6.0	3.5	0.4	0.7	1.0	0.8
	(0.2)	(0.7)	(0.4)	(0.2)	(0.3)	(0.1)	(0.5)	(0.6)	(0.7)	(1.4)	(0.7)	(0.4)	(0.1)	(0.3)	(0.2)	(0.1)
DA2105i Has shares (publicly traded)	10.2	14.7	10.6	2.7	11.0	14.7	4.6	34.6	10.0	13.4	10.4	5.3	5.4	10.0	0.8	22.2
	(0.3)	(0.9)	(0.8)	(0.5)	(0.7)	(0.4)	(0.3)	(1.6)	(1.0)	(1.2)	(1.1)	(0.6)	(0.5)	(1.4)	(0.2)	(0.4)
DA2107i Has money owed to household	8.3	7.7	13.7	3.9	11.7	5.0	1.3	9.2	7.1	4.6	8.5	10.3	9.0	5.8	9.7	M
	(0.3)	(0.8)	(0.9)	(0.5)	(0.8)	(0.3)	(0.2)	(1.1)	(0.9)	(0.8)	(1.0)	(0.8)	(0.6)	(1.1)	(0.7)	
DA2109i Has voluntary pensions/whole life insurance	32.2	43.3	46.5	3.8	24.5	37.5	14.1	45.7	34.3	23.6	44.4	17.7	16.1	18.3	15.0	23.7
	(0.5)	(1.3)	(1.3)	(0.7)	(0.9)	(0.6)	(0.6)	(1.7)	(1.6)	(1.5)	(1.9)	(1.0)	(0.9)	(2.1)	(1.0)	(0.4)
DA2199i Has other types of financial assets	6.1	3.5	11.3	0.2	2.3	7.8	3.7	1.1	2.2	1.5	2.7	1.6	0.4	1.0	0.9	0.0
	(0.3)	(0.4)	(0.8)	(0.1)	(0.3)	(0.4)	(0.3)	(0.4)	(0.4)	(0.5)	(0.6)	(0.3)	(0.1)	(0.5)	(0.2)	(0.1)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, ES2, ES3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, IT8, NL1, NL2 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA2100 Total financial assets	11.5	26.5	17.1	4.4	8.0	10.7	9.4	22.1	27.9	23.5	21.0	13.5	5.0	1.7	2.5	7.5
	(0.4)	(1.6)	(1.1)	(0.6)	(0.6)	(0.4)	(0.2)	(2.0)	(3.3)	(1.4)	(5.0)	(0.9)	(0.3)	(0.5)	(0.2)	(0.2)
DA2101 Deposits	6.3	10.0	7.9	3.6	4.0	6.5	5.9	5.8	14.3	12.3	10.1	10.6	3.5	0.8	2.0	4.5
	(0.2)	(0.5)	(0.4)	(0.6)	(0.3)	(0.2)	(0.3)	(0.9)	(1.4)	(0.8)	(0.9)	(0.8)	(0.3)	(0.2)	(0.1)	(0.1)
DA2102 Mutual funds, total	10.0	20.4	10.0	8.8	10.3	6.9	20.0	N	26.9	16.9	7.1	11.2	15.0	4.8	2.5	3.8
	(0.2)	(2.5)	(0.5)	(5.3)	(1.9)	(0.6)	(2.4)		(6.4)	(7.1)	(1.3)	(2.2)	(3.7)	(0.7)	(1.0)	(0.2)
DA2103 Bonds	17.9	30.8	16.0	N	12.0	12.0	20.0	22.5	45.8	15.9	15.5	13.8	N	N	N	10.0
	(1.4)	(8.9)	(3.2)		(2.6)	(1.7)	(0.6)	(16.5)	(13.1)	(2.1)	(4.7)	(7.0)				(2.7)
DA2105 Shares, publicly traded	7.0	5.1	8.6	5.7	6.7	6.9	10.9	1.9	10.8	9.2	5.6	7.1	3.8	1.2	N	3.8
	(0.6)	(1.7)	(1.8)	(3.1)	(1.2)	(0.5)	(1.5)	(0.4)	(3.9)	(2.6)	(1.2)	(3.6)	(0.7)	(0.6)		(0.2)
DA2107 Money owed to households	3.0	2.3	2.7	2.5	7.6	3.0	4.0	7.6	3.6	5.0	2.0	2.6	5.0	7.0	1.1	M
	(0.2)	(0.8)	(0.4)	(0.7)	(1.7)	(0.3)	(0.8)	(1.7)	(1.4)	(5.1)	(0.6)	(0.6)	(0.6)	(3.2)	(0.2)	
DA2109 Voluntary pension/whole life insurance	10.7	19.8	11.4	10.5	8.0	10.6	10.0	15.5	27.8	14.8	17.0	8.1	5.0	3.4	3.2	4.3
	(0.5)	(1.5)	(1.1)	(3.1)	(0.6)	(0.6)	(0.3)	(1.3)	(3.3)	(1.7)	(5.5)	(1.2)	(0.7)	(1.1)	(0.4)	(0.2)
DA2199 Other types of financial assets	4.1	21.0	2.1	N	12.0	5.0	10.4	N	16.5	N	5.5	7.7	N	N	N	N
	(0.6)	(13.5)	(0.5)		(5.6)	(0.7)	(1.5)		(11.8)		(5.0)	(5.5)				

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, ES2, ES3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, IT8, NL1, NL2 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	45.2	109.4	47.4	14.9	46.3	50.2	30.6	68.7	89.9	46.9	53.7	46.9	23.0	9.2	7.5	31.1
	(1.0)	(8.3)	(1.9)	(1.0)	(4.5)	(1.6)	(1.9)	(6.2)	(7.9)	(3.0)	(3.7)	(6.7)	(1.5)	(1.0)	(0.5)	(1.2)
p10	0.4	0.7	0.5	0.2	0.2	0.6	0.3	1.0	1.3	1.9	1.5	0.6	0.3	0.0	0.2	0.3
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.5)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
p20	1.6	3.1	2.4	0.9	0.9	1.6	1.9	3.8	4.4	5.1	4.4	2.6	0.7	< 0.1	0.6	1.1
	(0.1)	(0.4)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.8)	(0.7)	(0.6)	(0.7)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)
p30	3.6	8.2	5.4	1.4	2.0	3.2	4.0	8.8	10.5	10.0	8.0	5.3	1.3	0.2	1.0	2.6
	(0.1)	(1.0)	(0.5)	(0.3)	(0.2)	(0.1)	(0.2)	(1.0)	(1.6)	(0.9)	(1.4)	(0.4)	(0.2)	(0.1)	(0.1)	(0.1)
p40	6.6	15.5	9.9	2.4	4.3	6.2	5.7	14.8	18.8	15.6	13.3	8.3	2.6	0.8	1.6	4.5
	(0.2)	(1.0)	(0.7)	(0.4)	(0.4)	(0.2)	(0.3)	(1.3)	(1.8)	(1.3)	(2.2)	(0.7)	(0.3)	(0.3)	(0.1)	(0.1)
p50	11.5	26.5	17.1	4.4	8.0	10.7	9.4	22.1	27.9	23.5	21.0	13.5	5.0	1.7	2.5	7.5
	(0.4)	(1.6)	(1.1)	(0.6)	(0.6)	(0.4)	(0.2)	(2.0)	(3.3)	(1.4)	(5.0)	(0.9)	(0.4)	(0.5)	(0.2)	(0.2)
p60	19.1	44.2	27.7	6.1	13.8	17.0	15.0	32.1	43.8	33.5	29.6	20.5	8.1	3.0	3.9	12.0
	(0.5)	(3.5)	(1.4)	(0.7)	(1.1)	(0.6)	(0.4)	(2.3)	(3.5)	(3.1)	(3.8)	(1.6)	(0.5)	(0.4)	(0.3)	(0.2)
p70	30.3	71.2	41.1	10.0	23.9	28.2	22.9	54.8	66.4	48.5	49.3	33.1	14.9	5.8	6.2	19.2
	(0.5)	(3.8)	(2.1)	(0.4)	(1.5)	(0.8)	(0.8)	(4.9)	(4.8)	(3.3)	(5.4)	(2.6)	(1.2)	(1.0)	(0.4)	(0.4)
p80	51.2	115.4	65.3	17.3	42.0	48.0	35.0	83.8	105.9	69.5	71.2	52.1	27.9	11.6	10.2	33.9
	(0.9)	(7.1)	(2.6)	(1.9)	(2.2)	(1.4)	(0.9)	(5.3)	(9.5)	(3.5)	(7.8)	(3.5)	(2.3)	(1.9)	(0.8)	(0.8)
p90	97.8	234.3	113.3	36.2	90.3	103.3	61.0	143.1	203.5	104.9	131.8	103.9	60.9	24.2	19.3	68.6
	(2.3)	(18.1)	(5.0)	(3.6)	(5.8)	(3.5)	(2.3)	(17.2)	(21.5)	(8.0)	(9.9)	(6.0)	(4.6)	(4.9)	(1.6)	(1.6)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, ES2, ES3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, IT8, NL1, NL2 for information on country-specific issues that may affect the comparability of the figures.

Table C4 Financial assets, conditional medians - breakdowns
 EUR thousands

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	11.5	26.5	17.1	4.4	8.0	10.7	9.4	22.1	27.9	23.5	21.0	13.5	5.0	1.7	2.5	7.5
		(0.4)	(1.6)	(1.1)	(0.6)	(0.6)	(0.4)	(0.2)	(2.0)	(3.3)	(1.4)	(5.0)	(0.9)	(0.3)	(0.5)	(0.2)	(0.2)
Income	Bottom 20%	2.7	4.0	2.9	1.4	1.9	2.4	3.9	5.2	4.7	8.4	10.2	3.1	1.8	0.1	1.3	2.3
		(0.2)	(0.9)	(0.6)	(0.4)	(0.4)	(0.2)	(0.4)	(2.6)	(1.8)	(2.3)	(7.3)	(0.5)	(0.2)	(0.3)	(0.2)	(0.2)
	20-40%	5.1	14.3	6.9	2.4	4.1	5.7	5.0	16.0	14.6	15.1	19.5	7.7	2.9	1.1	2.1	4.7
		(0.2)	(2.7)	(1.1)	(0.6)	(0.9)	(0.5)	(0.2)	(3.7)	(3.8)	(3.0)	(7.0)	(0.8)	(0.5)	(0.7)	(0.2)	(0.3)
	40-60%	10.4	27.4	16.8	3.1	6.0	9.6	7.6	15.4	22.8	22.0	15.0	11.6	3.2	2.4	2.1	8.0
		(0.6)	(4.1)	(1.7)	(0.5)	(1.0)	(1.0)	(0.7)	(2.7)	(4.6)	(3.1)	(11.7)	(1.8)	(0.4)	(1.2)	(0.3)	(0.4)
	60-80%	18.1	46.1	29.2	5.2	12.1	15.5	15.0	31.5	53.8	28.3	25.1	22.2	5.8	1.6	3.2	10.8
		(0.8)	(5.0)	(2.5)	(0.8)	(2.1)	(0.8)	(0.7)	(6.0)	(7.5)	(4.2)	(13.5)	(3.4)	(0.8)	(1.1)	(0.6)	(0.5)
	80-90%	34.1	62.7	52.8	8.9	24.2	30.2	20.0	57.5	85.2	50.7	34.6	40.1	10.9	7.8	5.6	14.5
		(1.7)	(14.1)	(5.2)	(1.9)	(4.2)	(2.2)	(1.4)	(16.5)	(19.0)	(13.4)	(13.6)	(5.2)	(2.2)	(4.4)	(0.9)	(1.0)
	90-100%	70.7	94.5	86.3	16.4	56.2	76.8	50.1	72.4	148.7	67.3	45.1	73.3	42.4	10.2	7.6	35.6
		(2.9)	(14.6)	(8.3)	(4.3)	(7.0)	(4.0)	(3.5)	(21.0)	(21.1)	(13.7)	(14.5)	(16.9)	(6.2)	(5.5)	(2.1)	(2.1)
Net wealth	Bottom 20%	1.3	2.0	0.9	1.0	1.4	1.0	2.0	4.3	3.2	7.9	2.6	1.1	0.8	0.5	0.8	0.8
		(0.1)	(0.3)	(0.2)	(0.1)	(0.3)	(0.1)	(0.3)	(1.6)	(0.9)	(1.9)	(0.9)	(0.3)	(0.1)	(0.8)	(0.1)	(0.1)
	20-40%	10.1	18.4	8.0	2.5	3.9	8.1	7.1	15.9	27.9	12.8	10.2	8.7	2.7	0.7	1.6	5.7
		(0.5)	(2.6)	(0.9)	(0.5)	(0.6)	(0.4)	(0.8)	(2.2)	(5.3)	(2.1)	(4.4)	(1.2)	(0.5)	(0.5)	(0.3)	(0.2)
	40-60%	11.5	20.3	29.3	3.9	7.4	10.8	8.0	18.4	25.2	18.6	42.8	21.3	5.1	1.5	2.6	6.9
		(0.6)	(2.9)	(1.9)	(0.7)	(1.3)	(0.9)	(0.6)	(3.9)	(5.5)	(3.0)	(7.0)	(2.7)	(0.8)	(0.8)	(0.3)	(0.5)
	60-80%	19.6	66.4	35.1	5.7	15.3	21.1	16.5	33.1	50.6	40.0	34.3	23.1	9.7	2.4	3.1	16.1
		(0.8)	(6.5)	(3.3)	(1.1)	(2.4)	(1.3)	(1.0)	(5.2)	(7.5)	(5.4)	(6.8)	(2.8)	(1.1)	(1.1)	(0.5)	(0.8)
	80-90%	43.7	166.4	72.3	11.1	41.2	45.0	24.9	57.1	111.6	50.9	55.2	58.0	24.1	5.3	7.2	27.1
		(2.5)	(21.1)	(4.8)	(2.7)	(4.8)	(2.4)	(2.6)	(17.4)	(22.1)	(7.5)	(12.1)	(11.8)	(4.1)	(6.9)	(1.5)	(1.4)
	90-100%	91.6	307.7	128.0	21.9	90.5	104.2	52.7	130.6	210.2	87.1	156.8	86.6	44.1	19.8	9.6	71.6
		(4.4)	(50.9)	(15.9)	(5.4)	(11.2)	(6.3)	(4.3)	(49.5)	(69.8)	(14.8)	(18.5)	(13.4)	(6.7)	(6.2)	(2.3)	(3.2)
Household size	1	7.4	13.1	8.5	2.0	4.9	7.5	6.0	12.9	19.6	14.3	14.8	6.8	4.0	0.2	1.9	3.8
		(0.3)	(1.9)	(1.1)	(0.3)	(0.9)	(0.4)	(0.5)	(2.5)	(3.3)	(4.0)	(5.4)	(0.5)	(0.6)	(0.4)	(0.2)	(0.3)
	2	16.1	39.1	25.9	5.0	10.1	15.6	10.3	20.0	37.0	22.1	26.5	18.2	6.2	2.2	2.8	11.8
		(0.6)	(5.2)	(2.0)	(0.5)	(1.1)	(0.8)	(0.7)	(4.7)	(6.7)	(3.0)	(7.5)	(1.6)	(0.6)	(0.9)	(0.3)	(0.4)
	3	12.0	39.4	18.5	5.0	10.0	10.1	12.5	22.0	36.1	23.3	15.7	23.8	4.6	1.8	2.8	9.8
		(0.8)	(8.6)	(2.7)	(0.4)	(1.1)	(1.0)	(1.4)	(3.6)	(7.9)	(2.7)	(14.8)	(5.2)	(0.6)	(1.2)	(0.4)	(0.7)
	4	12.8	37.5	28.5	5.0	8.0	12.9	10.0	32.4	30.7	28.6	26.1	25.1	5.8	3.9	3.2	10.2
		(0.9)	(6.9)	(4.3)	(0.6)	(1.1)	(1.1)	(1.0)	(5.0)	(7.7)	(5.4)	(10.6)	(5.0)	(0.9)	(1.9)	(0.4)	(0.6)
	5+	9.8	22.0	18.5	4.6	4.9	6.3	6.0	32.6	27.3	27.7	19.7	23.2	2.0	4.8	1.5	10.0
		(0.9)	(10.0)	(4.5)	(1.6)	(3.1)	(0.7)	(1.2)	(6.8)	(9.9)	(6.5)	(14.3)	(6.8)	(0.5)	(2.7)	(1.0)	(1.1)
Housing status	Owners - outright	18.3	53.2	37.0	5.5	12.1	24.3	13.4	28.7	48.8	26.8	40.9	24.9	6.5	1.8	2.9	17.1
		(0.7)	(4.8)	(3.5)	(0.7)	(1.0)	(0.9)	(0.7)	(4.2)	(7.2)	(2.3)	(16.5)	(3.2)	(0.6)	(0.6)	(0.2)	(0.5)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	16.1	35.2	33.0	2.9	6.5	12.1	12.6	26.2	37.2	19.1	27.1	25.5	6.0	1.1	1.7	8.6
		(0.7)	(4.3)	(2.8)	(0.7)	(0.7)	(0.8)	(1.8)	(3.1)	(5.0)	(5.9)	(6.7)	(3.6)	(0.6)	(1.4)	(0.4)	(0.3)
	Renters / other	5.4	5.2	7.7	2.0	2.8	4.0	4.5	8.4	10.6	13.5	10.2	7.2	2.0	1.6	1.0	2.3
		(0.3)	(0.9)	(0.8)	(0.3)	(0.6)	(0.3)	(0.3)	(2.4)	(3.4)	(2.5)	(4.5)	(0.5)	(0.2)	(1.1)	(0.2)	(0.1)
	16-34	5.0	11.9	5.8	1.8	3.6	5.0	5.0	16.6	19.6	11.8	11.9	6.1	2.9	2.1	1.5	2.9
		(0.2)	(2.4)	(1.0)	(0.4)	(1.0)	(0.3)	(0.4)	(2.9)	(4.5)	(3.5)	(11.0)	(0.6)	(0.6)	(0.8)	(0.2)	(0.3)
	35-44	10.0	23.1	22.1	5.0	6.7	7.8	8.0	20.7	30.3	16.2	16.4	15.3	4.3	3.1	2.8	8.0
		(0.5)	(4.4)	(2.7)	(0.5)	(0.8)	(0.6)	(0.7)	(4.3)	(6.0)	(2.0)	(8.8)	(2.6)	(0.7)	(1.3)	(0.3)	(0.5)
	45-54	14.0	35.5	24.1	5.0	9.1	12.3	9.5	30.9	30.3	30.4	25.3	21.3	5.6	0.8	3.0	9.5
		(0.7)	(6.4)	(3.2)	(0.7)	(1.4)	(1.1)	(1.0)	(3.0)	(6.7)	(4.1)	(11.5)	(3.7)	(0.7)	(0.7)	(0.5)	(0.5)
	55-64	18.2	43.6	29.3	5.0	13.3	17.8	14.8	42.8	34.0	38.5	25.1	18.8	6.8	2.6	3.0	12.2
		(1.2)	(6.9)	(3.3)	(0.7)	(2.1)	(1.9)	(1.0)	(10.0)	(9.5)	(5.9)	(9.6)	(2.5)	(1.3)	(0.9)	(0.5)	(0.7)
	65-74	14.4	33.3	18.6	5.0	11.2	15.4	10.6	10.0	34.6	21.3	24.1	12.8	5.5	1.1	2.7	12.9
		(0.9)	(9.1)	(2.7)	(0.7)	(1.9)	(1.3)	(1.4)	(2.3)	(12.1)	(3.8)	(9.1)	(1.7)	(1.0)	(0.7)	(0.5)	(0.9)
75+	12.4	29.6	18.2	3.8	8.0	14.8	8.3	7.0	26.4	22.5	29.6	10.0	5.0	1.2	N	7.9	
	(0.9)	(6.5)	(4.0)	(0.9)	(1.3)	(0.9)	(1.1)	(5.1)	(12.2)	(5.1)	(18.7)	(2.3)	(0.6)	(1.0)		(0.7)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, AT2, BE1, DE1, ES2, ES3, ES4, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI20, GR1, IT4, IT5, IT7, IT8, NL1, NL2, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	10.2	14.7	10.6	2.7	11.0	14.7	4.6	34.6	10.0	13.4	10.4	5.3	5.4	10.0	0.8	22.2
		(0.3)	(0.9)	(0.8)	(0.5)	(0.7)	(0.4)	(0.3)	(1.6)	(1.0)	(1.2)	(1.1)	(0.6)	(0.5)	(1.4)	(0.2)	(0.4)
Income	Bottom 20%	2.4	3.0	2.4	0.5	3.0	2.7	0.3	17.9	2.2	7.4	5.3	1.6	0.8	6.7	0.8	8.2
		(0.3)	(0.8)	(1.0)	(0.4)	(0.8)	(0.5)	(0.2)	(3.7)	(1.6)	(1.8)	(2.2)	(0.7)	(0.4)	(3.0)	(0.6)	(0.9)
	20-40%	3.9	9.5	4.2	0.4	5.6	6.4	0.8	26.3	3.2	9.4	8.6	2.6	0.9	6.6	0.5	15.5
		(0.4)	(1.8)	(1.4)	(0.4)	(1.1)	(0.8)	(0.3)	(4.1)	(1.7)	(2.5)	(2.7)	(0.9)	(0.4)	(2.9)	(0.5)	(1.1)
	40-60%	7.4	14.0	8.2	2.0	6.6	11.0	3.2	30.2	3.3	12.7	9.7	4.4	2.9	10.0	0.6	20.4
		(0.6)	(2.0)	(1.6)	(0.8)	(1.2)	(1.0)	(0.8)	(4.0)	(1.8)	(2.9)	(2.9)	(1.2)	(0.8)	(2.9)	(0.3)	(1.1)
	60-80%	12.6	19.0	12.9	3.1	13.3	17.0	5.2	37.9	15.1	11.1	12.6	6.8	4.2	10.1	0.8	22.9
		(0.7)	(2.4)	(1.8)	(1.1)	(1.6)	(1.2)	(0.7)	(5.0)	(3.2)	(3.2)	(2.5)	(1.4)	(0.9)	(3.7)	(0.6)	(1.0)
	80-90%	19.2	26.9	18.6	8.2	19.5	29.6	9.2	61.2	21.4	28.3	13.8	10.1	11.4	11.8	2.0	32.8
		(1.0)	(4.0)	(3.0)	(2.6)	(3.2)	(1.9)	(1.7)	(6.1)	(5.5)	(5.9)	(3.6)	(2.6)	(2.9)	(6.0)	(1.3)	(1.5)
	90-100%	29.9	29.7	32.2	7.0	33.4	42.9	17.5	60.3	30.6	24.6	18.4	12.3	25.3	21.7	0.3	55.0
		(1.2)	(3.5)	(3.0)	(2.3)	(3.3)	(1.7)	(1.9)	(6.2)	(4.5)	(5.6)	(3.7)	(2.7)	(3.2)	(7.0)	(0.4)	(1.4)
Net wealth	Bottom 20%	1.2	1.7	0.6	0.4	1.1	1.6	0.2	17.2	3.2	2.8	5.1	0.4	1.2	4.3	0.3	4.3
		(0.2)	(0.9)	(0.4)	(0.2)	(0.5)	(0.4)	(0.2)	(3.1)	(1.9)	(1.2)	(2.5)	(0.4)	(0.6)	(2.4)	(0.2)	(0.7)
	20-40%	4.7	5.4	3.2	0.6	4.2	6.3	1.5	22.8	8.3	6.0	3.5	1.4	0.5	3.1	0.1	12.4
		(0.5)	(1.6)	(1.1)	(0.3)	(1.2)	(0.9)	(0.5)	(4.1)	(2.6)	(2.0)	(1.7)	(0.8)	(0.3)	(2.3)	(0.2)	(1.1)
	40-60%	8.6	9.3	11.0	1.0	8.9	11.9	2.2	34.7	8.1	7.0	11.2	5.4	3.7	7.7	0.8	14.7
		(0.7)	(1.9)	(2.3)	(0.5)	(1.6)	(1.0)	(0.6)	(4.8)	(2.5)	(2.9)	(3.4)	(1.3)	(1.2)	(3.3)	(0.8)	(1.0)
	60-80%	10.8	19.8	12.6	2.4	10.1	18.1	6.0	39.1	7.4	21.8	9.7	6.2	6.9	15.3	0.5	27.9
		(0.6)	(2.6)	(2.1)	(1.0)	(1.4)	(1.3)	(0.9)	(4.7)	(2.3)	(4.3)	(2.5)	(1.3)	(1.5)	(4.3)	(0.6)	(1.1)
	80-90%	19.7	33.0	20.8	7.5	22.8	28.5	8.6	49.5	15.1	23.0	17.1	11.8	7.9	18.9	0.3	39.7
		(1.0)	(4.3)	(2.9)	(2.2)	(3.7)	(1.8)	(1.2)	(7.1)	(4.5)	(5.7)	(4.0)	(2.3)	(2.2)	(7.1)	(0.7)	(1.6)
	90-100%	31.3	42.2	30.5	10.8	38.5	42.4	17.5	69.1	30.6	35.8	28.3	14.5	21.5	21.0	4.0	63.3
		(1.0)	(3.9)	(2.8)	(2.6)	(3.0)	(1.7)	(1.7)	(5.9)	(5.2)	(6.1)	(3.8)	(2.6)	(2.9)	(6.8)	(1.6)	(1.5)
Household size	1	8.0	9.0	8.2	0.9	9.3	10.5	3.1	26.8	8.7	10.7	9.7	4.3	3.3	5.4	0.8	15.7
		(0.5)	(1.2)	(1.3)	(0.4)	(1.5)	(0.7)	(0.5)	(3.9)	(2.2)	(2.6)	(2.0)	(0.8)	(0.8)	(2.5)	(0.4)	(0.8)
	2	11.9	17.0	13.0	1.9	13.0	16.7	4.7	31.4	10.2	13.9	10.6	5.4	5.9	9.0	0.2	27.0
		(0.4)	(1.6)	(1.1)	(0.5)	(1.2)	(0.7)	(0.6)	(3.2)	(2.0)	(2.3)	(1.7)	(0.9)	(0.9)	(2.2)	(0.1)	(0.8)
	3	10.0	19.2	11.1	4.0	10.6	14.6	6.1	32.7	11.4	14.4	7.1	5.6	4.8	9.1	0.5	25.2
		(0.5)	(2.9)	(1.6)	(1.0)	(1.2)	(1.2)	(0.9)	(4.1)	(2.7)	(3.0)	(2.4)	(1.4)	(0.9)	(2.8)	(0.3)	(1.3)
	4	11.5	20.4	12.1	4.3	9.7	20.8	5.4	41.8	13.5	16.8	15.6	9.0	8.0	17.3	1.8	25.5
		(0.6)	(2.9)	(1.9)	(1.2)	(1.3)	(1.4)	(0.7)	(4.1)	(2.8)	(3.0)	(3.5)	(2.1)	(1.5)	(4.4)	(0.7)	(1.3)
	5+	9.6	12.1	8.4	0.5	12.5	15.6	2.7	47.7	4.6	7.8	11.2	5.1	3.8	12.3	0.3	26.2
		(0.9)	(2.7)	(3.0)	(0.3)	(3.3)	(1.6)	(1.1)	(4.8)	(2.2)	(2.9)	(3.9)	(2.3)	(1.5)	(4.5)	(0.3)	(1.7)
Housing status	Owners - outright	12.7	19.6	14.4	3.4	14.5	20.5	5.5	39.8	11.6	15.3	19.4	7.3	5.3	11.6	0.7	31.0
		(0.4)	(1.6)	(1.5)	(0.6)	(1.0)	(0.7)	(0.4)	(2.8)	(2.0)	(1.7)	(3.2)	(1.1)	(0.6)	(1.8)	(0.2)	(0.8)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	13.5	18.0	16.0	2.4	8.6	19.5	7.6	38.9	10.5	17.0	11.3	9.5	8.0	7.1	0.3	23.8
		(0.7)	(1.9)	(2.1)	(1.1)	(1.1)	(1.2)	(1.4)	(2.9)	(1.9)	(4.2)	(1.3)	(1.8)	(1.2)	(4.1)	(0.3)	(0.8)
	Renters / other	5.9	5.1	7.1	1.4	3.3	7.8	1.8	18.7	7.7	5.8	6.8	2.8	1.9	5.8	1.4	10.1
		(0.4)	(1.1)	(0.9)	(0.5)	(0.9)	(0.6)	(0.4)	(2.9)	(1.6)	(1.6)	(1.8)	(0.5)	(0.4)	(2.6)	(0.8)	(0.7)
	16-34	6.6	7.6	6.9	1.4	4.3	9.6	1.3	16.6	10.2	5.5	8.5	2.4	4.3	4.4	0.9	13.3
		(0.8)	(2.0)	(2.1)	(0.7)	(1.3)	(1.0)	(0.6)	(3.3)	(2.7)	(3.1)	(3.7)	(0.8)	(1.4)	(2.7)	(0.4)	(1.0)
	35-44	10.2	12.5	12.5	2.1	8.0	15.9	4.3	32.4	12.0	12.5	8.3	7.3	6.7	11.0	0.7	21.8
		(0.6)	(2.0)	(1.9)	(0.7)	(1.4)	(1.1)	(0.8)	(3.7)	(2.4)	(2.9)	(2.4)	(1.4)	(1.6)	(3.6)	(0.4)	(1.1)
	45-54	11.1	18.4	11.3	4.5	10.2	17.8	5.7	48.3	10.0	9.0	10.6	5.5	6.9	8.7	1.0	21.9
		(0.6)	(2.2)	(1.5)	(1.2)	(1.3)	(1.1)	(0.9)	(3.8)	(2.2)	(2.3)	(2.3)	(1.2)	(1.4)	(2.8)	(0.5)	(1.0)
55-64	13.7	16.0	13.3	4.0	18.0	19.3	7.7	47.4	6.4	19.6	12.5	6.7	6.0	14.9	0.7	27.7	
	(0.6)	(2.1)	(1.8)	(1.3)	(2.0)	(1.1)	(0.8)	(4.7)	(1.7)	(3.0)	(2.3)	(1.3)	(1.0)	(3.3)	(0.5)	(1.1)	
65-74	10.7	18.9	11.6	2.5	15.0	14.8	3.6	35.6	12.8	14.8	10.4	6.0	3.9	16.0	0.5	29.7	
	(0.6)	(2.4)	(1.7)	(0.9)	(1.8)	(1.2)	(0.5)	(4.9)	(3.8)	(3.2)	(2.2)	(1.4)	(0.8)	(4.6)	(0.5)	(1.5)	
75+	7.8	16.4	7.5	1.0	10.2	10.2	2.8	14.1	6.0	15.6	13.5	2.6	3.3	2.5	0.0	22.8	
	(0.5)	(2.5)	(1.7)	(0.6)	(1.2)	(0.8)	(0.6)	(4.3)	(3.8)	(4.1)	(3.4)	(1.1)	(0.8)	(1.9)	(0.1)	(1.6)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES4, FI8, FI20, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table D1 Shares of main asset types on total assets
 % of total assets

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA1000 Total real assets	82.8	70.9	78.8	93.0	85.1	80.7	90.2	91.9	88.8	86.5	78.0	83.1	88.4	94.4	91.7	84.8
	(0.4)	(1.6)	(1.3)	(0.4)	(1.1)	(0.6)	(0.6)	(0.8)	(1.0)	(1.3)	(1.1)	(3.8)	(0.6)	(0.6)	(0.6)	(0.5)
DA2100 Total financial assets	17.2	29.1	21.2	7.0	14.9	19.3	9.8	8.1	11.2	13.5	22.0	16.9	11.6	5.6	8.3	15.2
	(0.4)	(1.6)	(1.3)	(0.4)	(1.1)	(0.6)	(0.6)	(0.8)	(1.0)	(1.3)	(1.1)	(3.8)	(0.6)	(0.6)	(0.6)	(0.5)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES2, ES3, ES4, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, NL1, NL2, NL3 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA1110 Value of household's main residence	60.6	72.7	52.0	60.1	58.5	58.9	67.6	35.7	58.4	54.0	83.4	53.5	55.5	71.3	81.1	64.8
	(1.0)	(1.5)	(3.0)	(1.3)	(1.3)	(1.5)	(1.5)	(2.7)	(3.8)	(4.5)	(1.8)	(9.0)	(2.1)	(3.4)	(1.2)	(0.5)
DA1120 Value of other real estate property	23.0	16.8	26.1	29.8	28.5	24.8	18.2	38.7	34.0	21.9	8.8	13.3	25.5	14.8	7.3	25.7
	(0.6)	(1.1)	(2.0)	(1.2)	(1.0)	(0.9)	(0.8)	(2.7)	(3.9)	(2.7)	(1.9)	(3.7)	(1.5)	(2.6)	(0.8)	(0.4)
DA1130 Value of household's vehicles	2.9	3.3	4.1	4.6	2.8	N	3.4	1.9	3.0	3.2	4.0	4.3	4.4	3.9	6.0	5.3
	(0.1)	(0.2)	(0.3)	(0.2)	(0.1)		(0.1)	(0.2)	(0.3)	(0.3)	(0.2)	(1.0)	(0.2)	(0.4)	(0.3)	(0.1)
DA1131 Valuables	2.1	1.1	1.3	0.3	1.0	5.8	1.7	0.3	1.3	1.0	0.8	1.3	1.0	N	0.6	M
	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.3)	(0.1)		(0.1)	
DA1140 Value of self-employment businesses	11.4	6.1	16.5	5.1	9.2	10.5	9.2	23.3	3.3	19.9	3.0	27.5	13.6	9.8	4.9	4.2
	(1.1)	(1.1)	(3.3)	(0.7)	(1.4)	(2.0)	(1.4)	(4.4)	(0.9)	(6.5)	(0.7)	(12.4)	(2.7)	(4.4)	(0.9)	(0.4)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT3, ES2, ES3, ES4, FI1, FI2, FI3, FR2, NL1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA2101 Deposits	42.7	39.1	44.4	80.7	41.2	33.8	47.8	42.9	43.7	53.6	43.4	63.5	69.0	61.9	75.1	49.5
	(0.9)	(3.7)	(1.8)	(2.7)	(3.4)	(1.1)	(2.1)	(3.9)	(3.2)	(2.5)	(2.0)	(10.0)	(2.2)	(3.9)	(3.5)	(2.0)
DA2102 Mutual funds, total	8.7	13.0	10.4	2.5	5.7	5.8	9.8	N	20.5	4.3	8.2	11.8	4.2	8.3	2.8	15.7
	(0.5)	(1.5)	(1.3)	(0.9)	(0.8)	(0.5)	(1.7)		(3.2)	(0.8)	(0.7)	(5.9)	(0.8)	(1.5)	(0.8)	(0.8)
DA2103 Bonds	6.5	14.8	5.6	N	1.7	1.4	20.8	3.5	6.1	14.9	5.6	6.9	N	N	N	0.9
	(0.7)	(3.7)	(1.0)		(0.3)	(0.2)	(1.9)	(1.6)	(2.4)	(1.5)	(1.3)	(11.3)				(0.2)
DA2105 Shares, publicly traded	8.1	10.4	6.5	3.5	9.2	11.6	4.6	9.4	7.2	8.1	4.4	3.1	6.0	3.5	N	24.9
	(0.4)	(2.1)	(0.9)	(1.1)	(0.8)	(0.9)	(0.7)	(2.7)	(1.8)	(1.3)	(0.8)	(1.3)	(1.4)	(0.9)		(2.2)
DA2107 Money owed to households	2.5	1.5	2.7	2.5	6.9	1.0	0.5	3.4	2.2	2.0	2.2	3.5	7.2	8.6	4.4	M
	(0.2)	(0.5)	(0.3)	(0.7)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(0.7)	(0.4)	(1.0)	(1.4)	(2.4)	(1.0)	
DA2109 Voluntary pension/whole life insurance	24.7	16.7	26.8	7.7	17.6	39.0	7.0	31.4	19.1	12.9	35.0	8.9	11.5	16.1	11.2	9.0
	(0.7)	(1.6)	(1.3)	(1.8)	(2.6)	(1.3)	(0.6)	(3.9)	(2.5)	(1.5)	(1.9)	(1.8)	(1.2)	(2.8)	(1.0)	(0.4)
DA2199 Other types of financial assets	6.8	4.5	3.6	N	17.7	7.4	9.5	N	1.2	N	1.2	2.2	N	N	N	N
	(1.1)	(1.1)	(0.6)		(5.7)	(2.0)	(2.5)		(0.4)		(0.3)	(1.1)				

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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

See country notes: AT1, ES2, ES3, ES4, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, IT8, NL1, NL2 for information on country-specific issues that may affect the comparability of the figures.

Table D4 Share of financial assets on total assets - breakdowns

% of total assets

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	17.2	29.1	21.2	7.0	14.9	19.3	9.8	8.1	11.2	13.5	22.0	16.9	11.6	5.6	8.3	15.2
		(0.4)	(1.6)	(1.3)	(0.4)	(1.1)	(0.6)	(0.6)	(0.8)	(1.0)	(1.3)	(1.1)	(3.8)	(0.6)	(0.6)	(0.6)	(0.5)
Income	Bottom 20%	12.8	21.0	29.9	4.8	8.9	13.3	5.2	5.7	8.9	12.2	21.9	15.8	9.8	2.9	5.1	14.5
		(0.8)	(5.2)	(4.6)	(0.8)	(1.3)	(1.1)	(0.5)	(1.6)	(2.5)	(1.8)	(3.8)	(2.9)	(1.2)	(1.0)	(0.8)	(1.0)
	20-40%	13.1	26.6	22.3	5.7	10.8	14.5	6.6	8.1	8.2	13.0	22.4	16.9	10.0	3.7	7.2	12.8
		(0.7)	(5.5)	(3.2)	(0.8)	(1.2)	(0.9)	(0.5)	(2.1)	(2.1)	(1.4)	(4.8)	(6.2)	(1.0)	(1.0)	(1.0)	(0.6)
	40-60%	15.2	34.4	23.5	5.1	11.3	15.2	8.6	7.3	9.2	15.3	19.5	14.8	8.4	7.2	6.3	13.9
		(0.6)	(4.8)	(2.0)	(0.7)	(1.1)	(1.2)	(0.7)	(2.0)	(1.7)	(1.5)	(3.2)	(4.1)	(0.9)	(1.7)	(0.6)	(0.6)
	60-80%	16.1	29.0	21.4	7.2	12.1	15.1	9.0	9.0	12.2	13.8	20.3	17.1	11.0	4.4	10.6	12.7
		(0.5)	(3.3)	(2.2)	(0.8)	(0.9)	(0.7)	(0.5)	(1.5)	(1.9)	(1.6)	(2.2)	(5.5)	(0.9)	(1.4)	(1.7)	(0.5)
	80-90%	17.1	26.8	17.8	8.0	12.9	19.5	10.1	7.7	14.0	14.4	20.6	18.0	10.9	7.6	9.9	13.8
		(1.0)	(3.6)	(2.9)	(1.2)	(1.2)	(1.0)	(0.8)	(1.4)	(4.0)	(3.2)	(1.9)	(3.8)	(1.3)	(2.1)	(1.6)	(1.0)
	90-100%	21.2	30.7	21.0	9.3	23.7	25.6	13.1	8.8	11.6	12.7	27.5	17.9	15.0	6.5	10.0	19.5
		(1.1)	(2.5)	(2.8)	(1.0)	(3.0)	(1.6)	(1.7)	(2.2)	(2.1)	(4.1)	(3.1)	(5.4)	(1.2)	(1.6)	(1.8)	(1.6)
Net wealth	Bottom 20%	19.4	33.9	22.9	14.3	8.7	30.3	25.4	15.4	23.0	58.0	10.4	34.2	10.1	18.8	11.6	12.1
		(1.2)	(5.9)	(3.6)	(2.2)	(1.0)	(7.2)	(3.8)	(3.1)	(5.7)	(6.9)	(2.7)	(12.2)	(1.7)	(7.0)	(1.7)	(0.6)
	20-40%	29.8	20.7	52.3	5.6	8.7	35.2	15.8	13.4	15.3	18.3	24.0	53.3	9.7	4.7	8.3	15.1
		(0.9)	(1.9)	(3.6)	(0.6)	(0.7)	(2.2)	(1.2)	(1.8)	(1.8)	(2.2)	(6.1)	(4.1)	(1.1)	(1.4)	(1.3)	(0.8)
	40-60%	16.9	14.8	37.2	5.1	8.7	15.3	7.7	9.5	9.1	13.6	24.0	29.4	11.7	4.3	7.2	10.0
		(0.5)	(1.1)	(2.1)	(0.6)	(0.7)	(1.0)	(0.4)	(1.3)	(1.1)	(1.4)	(2.9)	(2.2)	(1.3)	(1.1)	(0.7)	(0.4)
	60-80%	13.5	20.2	24.1	5.8	10.3	14.1	8.3	9.4	10.7	16.1	17.6	17.6	11.8	3.7	7.2	11.8
		(0.4)	(1.5)	(1.4)	(0.5)	(0.7)	(0.6)	(0.3)	(1.4)	(1.1)	(1.2)	(2.1)	(1.6)	(0.9)	(1.0)	(0.7)	(0.3)
	80-90%	16.1	29.5	23.1	7.8	15.6	16.5	8.8	8.0	12.8	13.0	18.8	20.6	13.2	7.8	9.4	13.0
		(0.5)	(2.2)	(1.4)	(1.2)	(1.5)	(0.7)	(0.6)	(2.4)	(2.0)	(1.6)	(3.0)	(2.2)	(1.4)	(2.2)	(1.3)	(0.5)
	90-100%	18.1	39.5	16.5	8.0	20.3	22.6	10.6	6.9	10.6	10.3	28.2	13.4	11.3	6.0	8.8	20.1
		(0.8)	(3.5)	(1.9)	(0.9)	(2.2)	(1.3)	(1.2)	(1.3)	(2.0)	(2.4)	(2.8)	(6.2)	(1.0)	(1.4)	(1.5)	(1.3)
Household size	1	22.1	29.3	28.5	7.2	13.6	24.7	11.0	11.0	14.8	17.4	27.7	23.6	13.3	2.6	7.3	18.8
		(0.8)	(3.0)	(2.5)	(1.0)	(1.0)	(1.2)	(0.8)	(2.7)	(2.9)	(2.6)	(2.8)	(5.3)	(1.7)	(0.7)	(0.7)	(1.8)
	2	19.2	31.1	20.6	7.1	17.8	22.4	11.5	10.8	12.0	15.7	23.9	18.8	13.8	7.2	7.3	16.0
		(0.8)	(2.6)	(2.2)	(0.6)	(2.6)	(1.1)	(1.0)	(1.7)	(1.6)	(2.6)	(2.0)	(4.0)	(1.1)	(1.4)	(0.7)	(0.5)
	3	14.9	30.0	22.5	7.7	14.0	12.7	10.1	7.1	10.6	13.8	18.2	18.1	11.7	5.4	10.0	13.3
		(0.7)	(5.3)	(2.2)	(0.9)	(1.8)	(1.5)	(0.9)	(1.1)	(2.3)	(1.4)	(3.0)	(4.6)	(1.0)	(0.9)	(1.5)	(0.9)
	4	12.9	26.8	18.9	6.6	13.3	13.1	6.9	7.8	9.6	15.6	17.5	13.1	9.2	6.1	8.3	12.9
		(0.5)	(3.9)	(1.2)	(0.6)	(1.2)	(0.6)	(0.6)	(1.3)	(1.0)	(1.7)	(1.8)	(3.8)	(0.8)	(1.6)	(0.9)	(1.6)
	5+	10.7	21.1	8.6	3.3	11.8	14.3	7.7	5.1	7.0	7.0	13.1	8.0	8.3	6.1	8.4	9.3
		(0.9)	(3.8)	(2.2)	(0.6)	(2.1)	(2.6)	(1.0)	(1.3)	(2.2)	(2.6)	(3.6)	(3.4)	(1.7)	(1.3)	(1.9)	(1.0)
Housing status	Owners - outright	15.8	31.5	17.6	7.2	16.1	19.3	9.3	7.8	11.0	13.1	22.5	14.0	11.9	5.5	8.1	18.6
		(0.5)	(2.0)	(1.7)	(0.5)	(1.5)	(0.9)	(0.6)	(0.9)	(1.5)	(0.8)	(2.2)	(3.4)	(0.8)	(0.7)	(0.6)	(0.8)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	12.0	20.8	14.3	3.3	10.7	9.8	6.4	7.8	8.9	7.1	15.5	11.7	8.8	3.6	7.3	9.1
		(0.4)	(1.8)	(1.0)	(0.5)	(1.1)	(0.6)	(0.9)	(1.3)	(1.0)	(2.9)	(1.0)	(3.5)	(0.6)	(0.7)	(1.6)	(0.6)
	Renters / other	43.6	48.6	51.0	13.7	23.2	42.1	28.8	13.9	24.0	44.6	70.1	43.1	29.5	21.5	34.8	40.5
		(1.8)	(6.4)	(4.3)	(1.6)	(3.2)	(2.2)	(1.9)	(3.8)	(3.2)	(10.7)	(4.3)	(8.8)	(4.0)	(5.6)	(8.1)	(2.0)
	16-34	15.4	18.2	27.0	4.7	10.2	17.7	7.0	8.9	12.2	11.1	13.1	20.6	10.5	5.9	7.7	10.3
		(0.8)	(2.9)	(2.8)	(0.5)	(2.0)	(1.6)	(0.7)	(1.7)	(1.7)	(2.0)	(5.1)	(4.4)	(1.6)	(1.6)	(0.8)	(0.5)
	35-44	14.0	22.6	19.7	6.3	12.2	13.1	8.2	7.6	9.8	11.3	17.0	12.9	10.2	5.4	7.9	12.1
		(0.7)	(3.4)	(2.7)	(0.7)	(1.3)	(1.3)	(0.6)	(1.1)	(1.2)	(1.1)	(2.4)	(4.4)	(1.0)	(1.7)	(1.0)	(0.9)
	45-54	15.7	26.1	20.9	7.5	13.6	14.5	9.2	6.7	10.1	9.9	21.8	16.9	10.6	5.3	9.1	15.2
		(0.6)	(2.7)	(1.7)	(1.0)	(1.1)	(0.8)	(0.9)	(1.6)	(2.0)	(2.7)	(2.4)	(3.9)	(1.1)	(1.0)	(1.1)	(1.9)
55-64	17.7	32.4	19.6	7.7	16.5	19.5	11.9	9.6	12.4	17.3	24.9	17.0	12.0	6.2	10.0	16.4	
	(1.1)	(4.0)	(3.6)	(0.9)	(2.7)	(1.8)	(1.4)	(1.5)	(1.7)	(2.5)	(1.7)	(5.4)	(1.0)	(1.1)	(1.5)	(0.5)	
65-74	19.0	32.0	21.5	7.1	19.7	24.3	9.0	9.5	9.5	15.4	21.7	21.1	12.3	3.4	6.6	17.4	
	(0.9)	(3.6)	(2.2)	(1.2)	(3.7)	(1.5)	(0.9)	(2.2)	(1.9)	(1.9)	(1.7)	(4.4)	(1.4)	(0.9)	(1.2)	(0.9)	
75+	22.0	37.3	25.7	7.0	14.0	30.0	11.2	9.7	17.8	17.9	36.6	18.0	15.7	8.1	N	19.1	
	(0.8)	(4.7)	(2.5)	(1.2)	(0.9)	(1.4)	(1.1)	(2.5)	(4.6)	(2.3)	(5.1)	(5.3)	(1.9)	(2.9)		(1.6)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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.

See country notes: AT1, AT2, AT3, BE1, DE1, ES1, ES2, ES3, ES4, FI1, FI2, FI3, FI5, FI6, FI7, FI8, FI9, FI10, FI11, FI12, FI20, FR1, FR2, GR1, IT4, IT5, IT7, IT8, NL1, NL2, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table E1 Percentage of households holding debt
% of households

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DL1000i Has debt	43.9	44.8	47.4	36.6	49.3	46.9	25.2	65.4	58.3	34.7	65.7	35.6	46.2	44.5	26.8	59.8
	(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(0.9)	(2.8)	(1.1)	(0.5)
DL1100i Has mortgage debt	23.8	30.5	21.5	17.5	35.0	24.4	10.8	44.8	38.8	16.8	44.7	18.4	37.6	14.1	9.6	32.8
	(0.3)	(1.1)	(0.7)	(1.1)	(1.3)	(0.5)	(0.5)	(1.7)	(1.6)	(1.3)	(0.9)	(1.0)	(0.9)	(2.3)	(0.6)	(0.4)
DL1110i Has HMR mortgage	19.8	28.5	18.0	13.9	27.8	16.9	9.6	35.0	32.8	12.8	43.9	16.6	34.0	12.5	9.3	32.8
	(0.3)	(1.1)	(0.6)	(1.0)	(1.2)	(0.5)	(0.5)	(1.6)	(1.5)	(1.1)	(0.9)	(1.0)	(0.9)	(2.2)	(0.6)	(0.4)
DL1120i Has other property mortgage	5.9	3.2	6.0	3.9	9.2	10.1	1.6	15.4	8.4	5.5	2.5	2.4	5.7	1.6	0.6	M
	(0.2)	(0.5)	(0.6)	(0.4)	(0.8)	(0.4)	(0.2)	(1.3)	(0.9)	(0.9)	(0.5)	(0.4)	(0.5)	(0.8)	(0.2)	
DL1200i Has non-mortgage debt	28.9	24.2	34.6	26.1	27.4	32.8	17.8	47.9	36.9	25.2	37.3	21.4	19.5	38.9	19.9	N
	(0.5)	(1.2)	(1.3)	(1.6)	(1.1)	(0.6)	(0.6)	(1.7)	(1.8)	(1.6)	(1.9)	(1.2)	(1.0)	(2.9)	(1.1)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES1, F110, F113, F114, F115, NL1, NL3 for information on country-specific issues that may affect the comparability of the figures.

Table E2 Debt - conditional medians
EUR thousands

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DL1000 Total outstanding balance of household's liabilities	23.9	39.3	12.6	14.6	43.4	18.4	15.0	60.2	73.4	17.1	92.0	13.8	54.3	4.3	3.2	29.4
	(1.0)	(4.1)	(1.2)	(1.6)	(3.1)	(1.1)	(1.7)	(5.4)	(8.8)	(2.3)	(6.1)	(3.2)	(2.5)	(1.4)	(0.7)	(0.9)
DL1100 Outstanding balance of mortgage debt	70.0	69.3	80.0	41.0	70.0	55.9	60.0	86.6	127.3	35.1	133.1	37.5	65.8	6.6	25.0	64.4
	(1.2)	(5.3)	(5.2)	(4.2)	(3.6)	(2.4)	(5.0)	(6.0)	(10.9)	(4.2)	(4.4)	(11.4)	(2.3)	(5.8)	(1.9)	(1.2)
DL1110 Outstanding balance of HMR mortgages	70.0	66.8	67.0	39.9	68.6	60.9	65.0	85.0	121.5	36.9	133.0	37.3	62.6	6.7	25.0	64.4
	(1.5)	(5.1)	(6.0)	(4.5)	(3.9)	(2.9)	(4.9)	(5.8)	(9.8)	(4.7)	(4.6)	(12.4)	(2.5)	(6.2)	(1.9)	(1.2)
DL1120 Outstanding balance of mortgages on other properties	52.9	57.4	81.6	42.1	62.4	22.4	25.0	65.9	116.4	36.2	102.9	36.4	66.3	N	N	N
	(4.4)	(13.0)	(9.6)	(7.4)	(10.5)	(2.1)	(9.1)	(8.4)	(19.5)	(7.7)	(39.7)	(12.8)	(4.8)			
DL1200 Outstanding balance of non-mortgage debt	4.8	5.2	3.2	4.3	6.0	5.2	5.7	10.1	10.0	4.0	13.7	3.0	3.2	3.1	1.0	6.8
	(0.2)	(0.6)	(0.3)	(0.5)	(0.6)	(0.3)	(0.4)	(1.0)	(1.0)	(0.8)	(2.4)	(0.4)	(0.5)	(0.5)	(0.2)	(0.2)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES1, FI10, FI13, FI14, FI15, NL1, NL3 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DL1100 Outstanding balance of mortgage debt	83.6	89.6	87.7	78.7	89.3	75.6	73.5	85.8	90.2	78.8	83.2	83.2	95.2	41.7	81.2	72.0
	(0.6)	(1.4)	(1.2)	(1.8)	(0.9)	(1.7)	(2.6)	(1.4)	(1.2)	(3.4)	(1.9)	(4.7)	(0.4)	(7.9)	(2.1)	(0.6)
DL1110 Outstanding balance of HMR mortgages	64.2	80.0	58.8	60.8	64.9	52.2	66.0	55.5	67.6	46.9	77.3	71.4	80.2	39.2	77.2	72.0
	(1.0)	(2.0)	(2.4)	(2.8)	(2.0)	(1.7)	(2.9)	(3.1)	(3.4)	(6.1)	(3.0)	(8.0)	(1.8)	(8.0)	(2.4)	(0.6)
DL1120 Outstanding balance of mortgages on other properties	19.5	9.5	29.0	18.0	24.5	23.4	7.5	30.3	22.5	31.9	5.9	11.9	15.0	N	N	N
	(1.0)	(1.6)	(2.6)	(2.4)	(1.8)	(1.3)	(1.8)	(3.2)	(3.4)	(7.2)	(2.7)	(4.7)	(1.7)			
DL1200 Outstanding balance of non-mortgage debt	16.4	10.4	12.3	21.3	10.7	24.4	26.5	14.2	9.8	21.2	16.8	16.8	4.8	58.3	18.8	28.0
	(0.6)	(1.4)	(1.2)	(1.8)	(0.9)	(1.7)	(2.6)	(1.4)	(1.2)	(3.4)	(1.9)	(4.7)	(0.4)	(7.9)	(2.1)	(0.6)
DL1210 Outstanding balance of credit line/overdraft	1.4	0.5	2.1	5.2	0.7	1.0	1.3	3.2	0.6	3.9	1.6	2.0	0.5	5.6	1.3	N
	(0.1)	(0.1)	(0.3)	(0.9)	(0.3)	(0.1)	(0.2)	(0.4)	(0.2)	(1.0)	(0.3)	(0.6)	(0.2)	(1.1)	(0.2)	
DL1220 Outstanding balance of credit card debt	0.2	0.3	0.1	3.3	0.2	N	0.2	0.7	0.1	1.4	0.1	0.1	0.5	N	1.3	N
	(0.1)	(0.1)	(0.1)	(0.4)	(0.1)		(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)		(0.2)	
DL1230 Outstanding balance of other non-mortgage loans	14.8	9.6	10.0	12.8	9.7	23.5	25.0	10.3	9.1	15.9	15.1	14.7	3.8	52.4	16.2	28.0
	(0.6)	(1.4)	(1.2)	(1.4)	(0.8)	(1.7)	(2.6)	(1.2)	(1.1)	(3.0)	(1.8)	(4.2)	(0.3)	(7.6)	(2.0)	(0.6)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES1, F110, F113, F114, F115, NL1, NL3 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	62.2	67.5	57.0	32.6	70.7	53.1	46.8	108.7	140.2	39.9	126.9	47.0	65.5	11.9	12.4	60.8
	(1.2)	(3.0)	(2.9)	(1.8)	(2.7)	(1.5)	(2.2)	(6.1)	(8.4)	(5.0)	(6.4)	(11.3)	(1.8)	(1.8)	(0.9)	(0.7)
p10	1.0	1.5	0.6	1.0	3.0	1.2	1.4	4.8	4.9	0.5	4.3	0.6	2.6	N	0.3	1.1
	(0.1)	(0.4)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(1.2)	(0.9)	(0.1)	(1.1)	(0.1)	(0.4)		(0.1)	(0.1)
p20	3.0	5.7	1.6	2.5	8.2	3.0	3.0	12.5	10.1	2.0	16.6	1.9	10.2	N	0.5	3.9
	(0.1)	(1.0)	(0.2)	(0.3)	(0.7)	(0.2)	(0.2)	(2.1)	(1.8)	(0.5)	(3.5)	(0.3)	(1.2)		(0.1)	(0.2)
p30	6.0	12.5	3.4	5.0	15.8	5.6	5.0	23.0	20.0	4.8	37.4	4.0	25.0	N	0.9	8.1
	(0.3)	(1.9)	(0.4)	(0.7)	(1.9)	(0.4)	(0.4)	(3.3)	(3.3)	(1.0)	(4.8)	(0.6)	(2.1)		(0.2)	(0.4)
p40	12.0	25.0	6.4	8.3	30.6	10.0	9.0	41.7	41.4	9.2	62.1	7.7	39.6	N	1.9	16.1
	(0.4)	(2.4)	(0.9)	(1.1)	(2.7)	(0.4)	(0.7)	(4.5)	(5.7)	(2.2)	(8.1)	(1.8)	(2.0)		(0.3)	(0.8)
p50	23.9	39.3	12.6	14.6	43.4	18.4	15.0	60.2	73.4	17.1	92.0	13.8	54.3	N	3.2	29.4
	(1.0)	(4.1)	(1.2)	(1.6)	(3.1)	(1.1)	(1.7)	(5.4)	(8.8)	(2.3)	(6.1)	(3.2)	(2.5)		(0.7)	(0.9)
p60	43.8	62.9	25.0	21.9	63.1	35.8	30.0	86.0	110.2	24.8	129.0	23.1	69.1	N	6.2	51.6
	(1.8)	(6.3)	(3.6)	(2.5)	(4.3)	(2.4)	(3.3)	(6.6)	(11.0)	(3.9)	(8.1)	(4.6)	(2.1)		(1.0)	(1.7)
p70	71.0	85.5	53.9	36.1	85.9	61.8	50.0	120.4	170.8	37.2	159.8	38.4	86.0	N	11.3	76.7
	(1.8)	(5.1)	(6.0)	(4.0)	(4.5)	(2.7)	(3.0)	(8.9)	(15.2)	(4.1)	(7.3)	(9.4)	(2.9)		(1.8)	(1.5)
p80	107.0	118.2	99.9	57.3	117.2	93.9	79.0	177.4	245.6	56.9	207.8	67.3	102.3	N	25.3	108.9
	(2.6)	(5.2)	(5.7)	(4.7)	(4.4)	(3.2)	(4.3)	(9.7)	(15.8)	(8.4)	(9.1)	(15.4)	(3.3)		(2.9)	(1.5)
p90	165.9	159.3	162.2	90.1	167.6	142.7	126.9	253.1	348.9	105.2	282.2	124.1	147.0	N	40.4	156.9
	(3.8)	(8.6)	(10.4)	(5.1)	(10.6)	(3.9)	(7.7)	(18.8)	(20.3)	(18.7)	(12.4)	(30.3)	(6.7)		(3.3)	(2.2)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES1, FI10, FI13, FI14, FI15, NL1, NL3 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	43.9	44.8	47.4	36.6	49.3	46.9	25.2	65.4	58.3	34.7	65.7	35.6	46.2	44.5	26.8	59.8
		(0.4)	(1.2)	(1.3)	(1.6)	(1.2)	(0.6)	(0.8)	(1.6)	(1.6)	(1.7)	(1.6)	(1.4)	(0.9)	(2.8)	(1.1)	(0.5)
Income	Bottom 20%	24.3	24.8	32.0	15.5	22.2	22.9	13.4	28.8	39.6	12.2	56.0	24.0	14.6	26.9	14.0	28.1
		(1.0)	(3.0)	(3.2)	(2.2)	(2.7)	(1.3)	(1.2)	(3.8)	(4.5)	(2.8)	(5.2)	(2.4)	(1.6)	(7.8)	(3.0)	(1.4)
	20-40%	34.9	27.8	36.7	29.0	38.5	36.0	17.0	59.0	51.5	29.8	55.2	28.7	33.7	37.4	20.4	48.4
		(1.1)	(3.2)	(3.2)	(2.5)	(2.7)	(1.4)	(1.4)	(4.7)	(4.7)	(4.7)	(5.4)	(2.6)	(2.6)	(7.7)	(2.1)	(1.5)
	40-60%	43.2	47.0	48.5	39.1	56.9	47.5	23.3	72.7	59.9	36.3	68.9	34.7	54.7	48.4	36.5	64.0
		(1.1)	(3.4)	(3.6)	(2.5)	(3.1)	(1.6)	(1.6)	(4.5)	(5.9)	(4.9)	(4.3)	(3.2)	(2.6)	(7.0)	(3.0)	(1.3)
	60-80%	55.9	61.4	57.5	46.2	62.1	63.4	30.9	83.0	68.4	44.7	71.2	42.0	58.1	49.1	32.6	76.3
		(1.0)	(3.3)	(2.7)	(3.3)	(2.4)	(1.5)	(1.6)	(3.3)	(5.0)	(5.1)	(5.5)	(3.3)	(2.3)	(7.5)	(3.2)	(1.0)
	80-90%	60.0	67.1	60.6	49.7	72.0	65.4	39.8	81.0	71.8	44.9	77.6	48.4	66.8	59.8	30.4	83.1
		(1.2)	(4.6)	(3.8)	(4.3)	(3.8)	(2.0)	(2.6)	(5.5)	(5.9)	(7.2)	(5.6)	(4.9)	(3.4)	(10.7)	(5.1)	(1.2)
	90-100%	62.5	59.1	64.8	57.8	61.8	63.9	43.0	86.5	73.2	56.8	76.6	48.9	73.9	61.9	30.8	81.6
		(1.3)	(4.0)	(3.1)	(3.9)	(3.5)	(1.6)	(2.9)	(4.4)	(4.7)	(6.6)	(5.1)	(4.4)	(2.6)	(11.1)	(4.9)	(1.1)
Age of RP	16-34	56.4	55.1	56.0	40.1	77.6	54.3	30.0	84.9	66.8	45.2	90.0	39.2	64.6	52.0	42.0	76.1
		(1.2)	(3.5)	(3.0)	(3.1)	(3.4)	(1.5)	(3.3)	(3.4)	(4.3)	(7.0)	(4.2)	(2.9)	(2.7)	(8.0)	(3.1)	(1.2)
	35-44	62.1	68.7	63.3	51.2	70.3	69.2	41.4	84.3	77.1	56.7	75.7	54.8	76.2	47.3	39.0	80.4
		(1.0)	(3.2)	(2.8)	(2.7)	(2.6)	(1.5)	(2.0)	(3.2)	(3.4)	(4.5)	(3.9)	(2.9)	(1.9)	(6.4)	(3.4)	(1.3)
	45-54	56.5	62.1	61.4	46.7	62.8	63.2	36.1	81.5	71.7	42.0	68.2	42.4	60.4	63.8	32.0	73.3
		(1.0)	(3.1)	(2.7)	(3.1)	(2.3)	(1.5)	(1.7)	(3.1)	(3.4)	(4.3)	(3.8)	(2.8)	(2.4)	(5.4)	(2.5)	(1.2)
	55-64	43.0	36.5	53.3	39.3	43.5	45.1	23.7	64.6	55.4	34.3	58.7	32.1	42.5	42.8	17.3	57.4
		(1.0)	(3.1)	(2.9)	(3.2)	(2.5)	(1.6)	(1.5)	(4.4)	(4.5)	(3.5)	(3.8)	(2.4)	(2.3)	(5.8)	(2.4)	(1.3)
	65-74	23.8	19.6	27.6	20.7	21.9	27.0	12.2	30.5	28.0	9.3	51.2	20.0	13.9	20.6	7.1	32.0
		(1.0)	(2.7)	(2.6)	(2.3)	(2.5)	(1.4)	(1.4)	(4.7)	(4.9)	(2.7)	(3.9)	(2.4)	(1.6)	(5.4)	(2.4)	(1.6)
	75+	7.5	6.4	8.7	9.5	7.2	6.8	2.7	3.3	9.1	2.0	33.9	9.1	3.8	12.8	0.0	14.2
		(0.6)	(1.5)	(1.6)	(1.9)	(1.3)	(1.0)	(0.6)	(2.0)	(4.1)	(1.3)	(5.2)	(2.3)	(1.0)	(7.6)	(0.1)	(1.2)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES4, FI10, FI13, FI14, FI15, FI20, GR1, NL1, NL3, NL4 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	23.9	39.3	12.6	14.6	43.4	18.4	15.0	60.2	73.4	17.1	92.0	13.8	54.3	4.3	3.2	29.4
		(1.0)	(4.1)	(1.2)	(1.6)	(3.1)	(1.1)	(1.7)	(5.4)	(8.8)	(2.3)	(6.1)	(3.2)	(2.5)	(1.4)	(0.7)	(0.9)
Income	Bottom 20%	6.0	5.6	3.0	8.7	22.3	3.0	5.0	29.5	8.6	N	54.3	2.0	33.8	N	0.9	4.8
		(0.9)	(3.7)	(0.5)	(2.9)	(10.4)	(0.6)	(0.7)	(14.8)	(4.4)		(18.5)	(0.9)	(6.9)		(0.8)	(0.5)
	20-40%	7.7	9.6	2.2	10.5	32.4	5.5	7.2	50.0	42.1	5.8	53.0	7.5	47.1	N	2.0	9.1
		(0.7)	(3.9)	(1.0)	(2.9)	(7.0)	(0.7)	(1.5)	(11.9)	(20.5)	(2.3)	(14.2)	(2.9)	(8.9)		(1.5)	(1.0)
	40-60%	15.8	39.5	10.4	12.2	40.2	12.6	12.0	51.9	73.3	13.8	67.4	12.5	44.9	6.2	4.0	22.1
		(1.8)	(6.7)	(2.2)	(2.3)	(6.7)	(1.8)	(2.4)	(8.7)	(23.1)	(7.8)	(23.5)	(3.9)	(4.9)	(2.5)	(1.4)	(2.1)
	60-80%	31.9	53.4	18.4	15.0	53.4	30.3	31.0	74.3	96.2	18.7	118.5	20.4	51.2	4.2	4.1	45.1
		(2.8)	(9.8)	(6.2)	(3.6)	(8.4)	(3.7)	(4.7)	(14.1)	(20.0)	(7.9)	(13.3)	(6.9)	(5.6)	(6.6)	(1.5)	(4.3)
	80-90%	49.9	74.7	58.0	14.2	55.9	39.9	25.0	78.2	96.8	34.1	144.6	27.3	74.4	N	2.3	71.1
		(4.4)	(13.6)	(15.9)	(4.5)	(13.9)	(5.2)	(6.3)	(16.7)	(30.6)	(13.3)	(21.4)	(5.6)	(8.5)		(1.1)	(3.3)
	90-100%	81.3	56.6	97.2	20.2	72.1	81.5	40.0	104.9	168.4	30.5	152.7	44.8	83.2	N	5.6	82.3
		(5.9)	(13.6)	(11.3)	(4.2)	(13.2)	(6.1)	(8.1)	(26.7)	(42.4)	(7.9)	(29.9)	(14.7)	(10.1)		(1.8)	(4.1)
Age of RP	16-34	15.0	104.7	4.1	9.1	71.4	17.3	25.0	83.2	157.9	30.9	114.7	10.1	76.3	N	9.8	22.8
		(1.7)	(9.9)	(1.5)	(1.4)	(15.4)	(4.7)	(20.4)	(11.1)	(36.9)	(13.0)	(33.7)	(2.2)	(4.6)		(2.8)	(3.9)
	35-44	41.2	62.6	16.4	15.6	50.0	45.5	24.0	75.9	125.6	21.0	132.0	25.2	64.0	14.1	5.9	68.7
		(2.6)	(8.7)	(8.2)	(3.3)	(4.4)	(3.7)	(4.8)	(11.3)	(20.0)	(4.4)	(19.1)	(6.5)	(3.4)	(7.1)	(2.2)	(2.5)
	45-54	30.2	29.6	28.8	20.0	43.0	20.0	17.8	57.4	49.4	18.4	106.5	16.6	46.6	6.4	2.5	43.2
		(2.3)	(3.4)	(8.3)	(3.0)	(4.2)	(1.4)	(3.9)	(9.8)	(14.6)	(4.6)	(10.8)	(6.0)	(3.6)	(2.5)	(0.5)	(2.4)
	55-64	16.1	13.2	18.0	15.0	25.9	10.2	12.0	37.9	37.4	3.9	73.7	8.6	26.0	3.0	1.0	17.1
		(1.7)	(3.2)	(5.6)	(2.7)	(5.1)	(1.2)	(2.3)	(9.9)	(7.2)	(2.9)	(12.0)	(3.8)	(5.1)	(0.7)	(0.6)	(1.0)
	65-74	10.3	7.2	12.0	7.4	9.0	5.8	7.8	12.3	17.6	N	50.6	13.4	8.7	N	N	7.1
		(1.1)	(2.3)	(3.9)	(2.9)	(2.9)	(0.9)	(1.3)	(7.7)	(10.0)		(10.1)	(5.4)	(3.7)			(1.0)
	75+	4.5	N	3.2	4.0	13.8	2.6	7.0	N	N	N	38.6	N	6.2	N	N	3.3
		(1.4)		(4.9)	(3.4)	(16.4)	(0.8)	(3.9)				(10.3)		(20.9)			(1.1)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES4, FI10, FI13, FI14, FI15, FI20, GR1, IT4, IT5, IT7, NL1, NL3, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DL2000 Payments for household's total debt (flow)	448.7	631.6	446.3	350.0	450.0	454.0	416.7	799.6	1012.2	272.0	565.2	182.2	350.0	261.8	140.7	M
	(10.0)	(23.7)	(30.3)	(18.3)	(20.0)	(16.3)	(19.0)	(40.5)	(41.7)	(21.9)	(26.2)	(30.1)	(7.5)	(29.5)	(9.5)	
DL2100 Payments for mortgages (flow)	550.0	650.8	645.2	400.0	457.8	600.0	520.0	849.0	1058.0	291.1	596.4	166.2	350.0	236.6	202.0	M
	(9.3)	(21.6)	(38.9)	(12.2)	(17.6)	(9.5)	(28.6)	(41.1)	(47.9)	(29.8)	(26.7)	(56.6)	(6.6)	(86.6)	(12.8)	
DL2110 Payments for HMR mortgages (flow)	530.4	632.0	600.0	400.0	450.0	614.0	500.0	800.0	1021.2	287.8	581.0	154.0	330.0	287.2	201.0	512.0
	(11.5)	(18.8)	(24.3)	(15.2)	(15.9)	(15.5)	(30.7)	(31.6)	(52.9)	(40.1)	(26.5)	(47.2)	(11.4)	(77.5)	(11.8)	(9.8)
DL2120 Payments for other property mortgages (flow)	500.0	717.8	673.4	400.0	445.0	380.0	500.0	703.1	1000.0	300.0	768.8	265.2	367.0	N	N	M
	(20.3)	(64.7)	(75.0)	(40.4)	(38.1)	(19.0)	(63.1)	(94.3)	(69.2)	(54.6)	(401.8)	(95.9)	(37.7)			
DL2200 Payments for non-mortgage debt (flow)	209.3	254.8	169.8	221.8	233.6	220.0	229.2	317.2	431.8	205.2	265.1	191.6	191.0	223.0	100.0	M
	(6.7)	(18.3)	(16.0)	(12.9)	(10.6)	(6.5)	(13.0)	(31.0)	(28.3)	(25.7)	(54.4)	(23.2)	(13.4)	(16.2)	(4.0)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: FI13, FI16, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table F1 Financial burden indicators, median ratios
Ratio in %

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	23.0	18.2	28.4	14.8	22.6	18.9	11.7	17.0	18.2	6.9	47.0	16.7	34.0	3.9	6.6	32.8
	(0.7)	(1.5)	(2.4)	(1.8)	(1.6)	(0.8)	(1.0)	(1.4)	(2.1)	(1.2)	(2.5)	(3.6)	(1.5)	(1.0)	(1.1)	(1.0)
DODIRATIO Debt to income ratio of indebted households	65.6	80.0	37.3	47.2	141.8	50.4	50.3	157.0	86.9	57.8	201.4	35.6	224.5	26.6	22.7	64.3
	(2.1)	(6.3)	(3.7)	(5.2)	(9.3)	(2.8)	(3.8)	(15.1)	(11.2)	(8.8)	(15.4)	(7.5)	(8.7)	(6.1)	(3.0)	(2.2)
DODSTOTAL Debt service to income ratio, all indebted households	11.1	13.8	6.7	9.4	18.6	13.1	10.6	22.5	15.7	8.8	12.6	2.9	19.0	11.0	9.0	M
	(0.2)	(0.7)	(0.6)	(0.8)	(0.6)	(0.4)	(0.5)	(1.3)	(0.9)	(1.3)	(0.9)	(0.8)	(0.7)	(2.1)	(0.7)	
DODSTOTALp Debt service to income ratio, households with debt payments	14.0	15.1	10.9	14.7	19.1	14.7	13.2	25.0	16.6	12.4	14.5	5.6	19.8	15.8	12.5	M
	(0.3)	(0.6)	(0.5)	(0.8)	(0.6)	(0.3)	(0.6)	(1.1)	(0.7)	(1.3)	(0.8)	(0.9)	(0.5)	(2.9)	(0.9)	
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	15.7	14.8	12.8	16.4	18.1	17.4	15.5	25.3	16.3	14.9	14.2	4.6	19.1	11.7	20.4	M
	(0.2)	(0.5)	(0.6)	(0.9)	(0.6)	(0.3)	(0.8)	(1.1)	(0.7)	(1.2)	(0.6)	(1.4)	(0.8)	(5.0)	(1.5)	
DOLTVRATIO Loan to value ratio of main residence	40.0	28.8	41.9	31.6	41.7	32.4	30.0	31.9	27.5	21.5	54.2	18.7	50.0	5.4	37.3	43.9
	(0.7)	(1.7)	(2.2)	(3.6)	(2.2)	(1.6)	(2.2)	(2.4)	(2.6)	(2.8)	(3.1)	(7.4)	(1.6)	(5.0)	(3.1)	(1.4)
DNNLAratio Net liquid assets as a fraction of annual gross income	19.5	33.5	22.3	4.9	16.7	18.5	21.9	5.1	20.5	75.9	16.4	32.9	15.7	2.2	12.1	9.8
	(0.6)	(3.3)	(1.7)	(0.9)	(1.5)	(0.7)	(0.8)	(1.3)	(2.9)	(6.3)	(2.3)	(2.3)	(0.9)	(0.8)	(1.2)	(0.4)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, FI3, FI8, FI13, FI15, FI16, FI17, FI20, GR1, IT4, IT5, IT7, NL1, NL2, NL3, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	110.7	74.9	200.2	83.3	87.4	88.3	72.7	65.6	84.2	40.8	285.9	211.6	89.9	N	61.3	144.0
	(6.8)	(5.0)	(64.4)	(5.8)	(4.3)	(3.6)	(6.1)	(3.8)	(4.6)	(5.4)	(92.5)	(88.7)	(2.4)		(3.9)	(12.1)
DODIRATIO Debt to income ratio of indebted households	417.1	376.0	330.0	345.5	589.6	332.4	323.0	716.9	438.0	310.0	657.5	281.3	728.5	N	332.4	290.2
	(8.8)	(26.9)	(25.7)	(23.9)	(29.9)	(9.5)	(22.7)	(80.4)	(30.8)	(32.3)	(63.5)	(62.6)	(46.4)		(22.6)	(4.1)
DODSTOTAL Debt service to income ratio, all indebted households	35.1	35.0	28.2	35.4	47.4	32.3	33.5	77.0	34.6	28.8	43.8	22.2	51.2	N	37.4	M
	(0.8)	(3.9)	(1.4)	(2.4)	(2.2)	(0.8)	(2.3)	(8.3)	(2.1)	(3.3)	(8.3)	(2.9)	(3.4)		(2.9)	
DODSTOTALp Debt service to income ratio, households with debt payments	38.3	37.2	33.1	42.5	48.1	33.8	37.4	84.4	35.2	32.5	49.3	25.3	51.8	N	41.4	M
	(1.0)	(4.5)	(2.3)	(3.3)	(2.4)	(0.7)	(3.3)	(8.4)	(2.4)	(4.5)	(10.9)	(4.4)	(3.8)		(2.4)	
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	37.6	35.6	35.3	41.5	46.7	33.8	35.6	79.0	34.3	N	40.3	24.9	50.7	N	47.5	M
	(1.1)	(6.4)	(2.1)	(3.1)	(2.0)	(0.9)	(4.8)	(11.4)	(2.6)		(8.2)	(6.8)	(3.6)		(3.3)	
DOLTVRATIO Loan to value ratio of main residence	91.6	79.9	92.8	80.3	98.5	79.7	74.7	80.1	87.5	N	105.1	80.8	97.0	N	72.2	96.0
	(1.3)	(3.7)	(4.5)	(3.3)	(3.9)	(2.2)	(4.0)	(5.0)	(3.1)		(2.6)	(24.1)	(1.6)		(2.9)	(1.9)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI8, FI13, FI15, FI16, FI17, FI20, GR1, IT4, IT5, IT7, NL1, NL2, NL3, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table F3 Has negative net wealth - breakdowns
% of households

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	4.9	2.7	7.4	2.6	3.5	3.9	1.4	2.8	3.8	0.8	13.9	5.3	2.7	2.0	1.2	8.6
		(0.3)	(0.5)	(0.8)	(0.4)	(0.5)	(0.3)	(0.2)	(0.7)	(0.7)	(0.3)	(1.8)	(0.9)	(0.4)	(0.8)	(0.2)	(0.4)
Income	Bottom 20%	6.2	5.2	14.7	1.8	3.7	3.8	3.4	4.2	5.7	1.7	15.1	8.9	2.2	0.0	1.7	10.5
		(0.6)	(1.4)	(2.6)	(0.5)	(0.9)	(0.7)	(0.7)	(1.8)	(2.5)	(1.0)	(4.6)	(1.7)	(0.8)	(0.1)	(0.6)	(1.0)
	20-40%	6.0	3.1	8.9	3.5	3.4	5.1	0.9	2.9	10.1	0.1	10.3	5.1	4.0	3.4	1.8	10.7
		(0.7)	(1.2)	(1.9)	(1.0)	(1.1)	(0.7)	(0.4)	(1.4)	(3.0)	(0.4)	(4.0)	(1.4)	(1.0)	(3.3)	(0.7)	(1.0)
	40-60%	5.4	2.6	7.7	3.1	5.4	5.6	1.7	4.3	2.0	0.7	15.9	5.5	3.0	5.5	1.1	9.7
		(0.6)	(1.1)	(1.7)	(0.7)	(1.5)	(0.8)	(0.6)	(1.8)	(1.1)	(0.9)	(4.4)	(1.9)	(1.0)	(3.0)	(0.5)	(1.0)
	60-80%	4.3	2.2	3.8	2.9	3.4	3.5	1.1	1.1	0.1	1.3	14.3	4.2	3.7	0.5	1.0	7.7
		(0.6)	(1.0)	(1.0)	(1.1)	(1.1)	(0.7)	(0.6)	(0.8)	(0.4)	(0.9)	(4.0)	(1.5)	(1.2)	(1.0)	(0.6)	(0.9)
	80-90%	3.4	0.0	1.7	2.2	2.9	2.2	0.2	0.3	1.3	0.0	17.5	3.4	0.6	1.1	0.3	6.1
		(0.6)	(0.1)	(0.9)	(1.2)	(1.5)	(0.7)	(0.1)	(0.4)	(1.4)	(0.3)	(5.8)	(1.6)	(0.4)	(1.7)	(0.3)	(1.1)
	90-100%	2.1	0.7	1.9	0.8	0.8	0.8	0.0	3.1	1.0	0.5	10.1	2.0	0.8	0.2	0.3	2.5
		(0.5)	(0.5)	(1.1)	(0.6)	(1.1)	(0.6)	(0.1)	(2.2)	(1.5)	(1.5)	(5.7)	(1.6)	(0.6)	(0.8)	(0.3)	(0.6)
Household size	1	5.9	2.2	9.7	3.4	1.6	2.9	1.5	3.1	3.0	0.4	13.7	6.0	2.0	2.5	1.8	9.6
		(0.6)	(0.6)	(1.5)	(0.7)	(0.5)	(0.4)	(0.4)	(1.6)	(1.3)	(0.3)	(2.6)	(1.1)	(0.7)	(1.9)	(0.5)	(0.7)
	2	3.9	2.9	4.9	1.8	3.1	3.3	0.8	1.7	2.8	1.7	13.0	3.3	2.0	0.7	0.8	8.1
		(0.3)	(1.0)	(0.8)	(0.5)	(0.8)	(0.6)	(0.3)	(0.8)	(1.2)	(1.0)	(3.1)	(1.0)	(0.5)	(0.7)	(0.4)	(0.7)
	3	5.8	2.0	10.9	2.9	4.3	5.4	0.9	4.2	2.8	0.3	19.4	6.2	5.0	4.1	0.8	8.9
		(0.6)	(0.9)	(2.2)	(0.7)	(1.2)	(1.0)	(0.3)	(1.9)	(1.5)	(0.4)	(6.6)	(1.7)	(1.0)	(2.2)	(0.3)	(1.2)
	4	3.8	3.1	4.0	2.2	4.3	4.6	2.0	2.0	6.4	0.2	10.9	7.0	1.7	1.9	1.0	7.0
		(0.5)	(1.5)	(1.7)	(0.7)	(1.2)	(0.9)	(0.7)	(1.0)	(2.4)	(0.3)	(3.0)	(2.7)	(0.6)	(1.5)	(0.4)	(1.1)
	5+	5.5	4.9	3.0	3.3	7.0	7.4	3.7	4.3	6.8	1.6	13.5	7.8	2.2	0.0	1.6	6.0
		(0.7)	(2.3)	(1.8)	(2.5)	(1.9)	(1.7)	(1.3)	(1.9)	(3.1)	(1.7)	(4.4)	(3.6)	(1.0)	(0.1)	(1.1)	(1.3)
Housing status	Owners - outright	0.1	0.1	< 0.1	< 0.1	0.1	0.1	< 0.1	< 0.1	0.2	0.0	0.0	0.2	0.1	0.0	0.1	0.2
		(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)
	Owners - with mortgage	4.3	0.7	4.1	1.7	6.5	0.7	0.4	1.8	1.1	0.0	11.8	3.2	3.0	1.3	1.3	5.7
		(0.4)	(0.5)	(1.0)	(0.8)	(1.4)	(0.3)	(0.3)	(0.9)	(0.6)	(0.1)	(1.8)	(3.6)	(0.8)	(1.4)	(1.1)	(0.7)
	Renters / other	10.2	8.1	12.0	8.3	9.9	8.3	4.4	9.5	10.3	3.6	20.3	9.0	7.0	10.2	9.6	21.6
		(0.6)	(1.4)	(1.3)	(1.2)	(1.6)	(0.7)	(0.7)	(2.3)	(2.1)	(1.5)	(3.5)	(1.1)	(1.0)	(3.8)	(1.9)	(1.0)
Age of RP	16-34	11.9	5.5	16.0	3.5	10.5	7.9	1.5	2.5	7.3	1.9	40.6	8.1	6.5	8.3	2.6	23.5
		(1.0)	(1.6)	(2.7)	(0.9)	(3.3)	(1.1)	(0.9)	(1.2)	(2.4)	(1.9)	(6.3)	(2.0)	(1.7)	(4.1)	(0.6)	(1.3)
	35-44	6.5	3.5	8.3	4.3	5.8	5.4	3.3	4.6	5.2	1.7	17.6	9.8	4.7	1.1	1.5	7.0
		(0.6)	(1.3)	(1.8)	(1.1)	(1.1)	(0.8)	(0.8)	(1.8)	(1.8)	(0.9)	(4.8)	(2.1)	(1.0)	(1.0)	(0.5)	(1.0)
	45-54	5.1	1.7	9.1	2.9	2.8	3.5	1.5	5.4	4.8	0.2	11.1	4.9	1.8	1.4	1.3	6.6
		(0.6)	(0.6)	(1.6)	(0.9)	(0.7)	(0.7)	(0.4)	(1.8)	(1.8)	(0.7)	(2.6)	(1.6)	(0.5)	(1.1)	(0.6)	(0.8)
	55-64	3.4	2.0	6.2	2.7	1.9	2.8	0.6	1.3	1.9	0.8	7.2	4.0	1.7	1.9	0.4	3.9
		(0.6)	(1.0)	(2.0)	(0.8)	(0.7)	(0.6)	(0.2)	(1.3)	(1.1)	(0.8)	(2.7)	(1.1)	(0.6)	(1.7)	(0.3)	(0.6)

	euro area																
	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI		
65-74	1.2	2.2	1.5	0.7	0.7	1.2	0.7	0.6	0.0	0.2	2.5	1.4	0.8	0.0	0.5	1.6	
	(0.3)	(1.4)	(0.6)	(0.4)	(0.3)	(0.5)	(0.2)	(0.5)	(0.1)	(0.3)	(2.0)	(0.7)	(0.4)	(0.1)	(0.5)	(0.5)	
75+	0.5	0.8	0.4	0.0	< 0.1	0.5	0.6	0.0	0.0	0.0	3.4	0.8	0.8	0.0	0.0	0.6	
	(0.2)	(0.5)	(0.3)	(0.1)	(0.1)	(0.2)	(0.4)	(0.1)	(0.1)	(0.1)	(2.7)	(0.9)	(0.6)	(0.1)	(0.1)	(0.4)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI1, FI9, FI10, FI11, FI13, FI15, FI20, GR1, IT4, IT5, IT7, NL1, NL2, NL3, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table F4 Median debt to income ratio - breakdowns

Ratio in %

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	65.6	80.0	37.3	47.2	141.8	50.4	50.3	157.0	86.9	57.8	201.4	35.6	224.5	26.6	22.7	64.3
		(2.1)	(6.3)	(3.7)	(5.2)	(9.3)	(2.8)	(3.8)	(15.1)	(11.2)	(8.8)	(15.4)	(7.5)	(8.7)	(6.1)	(3.0)	(2.2)
Income	Bottom 20%	86.5	77.3	29.5	125.6	405.3	23.7	76.2	577.5	45.2	N	361.0	18.5	634.1	N	23.3	44.4
		(13.6)	(27.7)	(8.4)	(33.0)	(92.5)	(3.6)	(20.9)	(307.7)	(31.2)		(120.5)	(10.0)	(151.8)		(19.8)	(4.9)
	20-40%	39.8	48.2	11.8	70.8	217.6	26.6	38.3	213.9	92.1	38.6	172.2	32.5	481.4	N	25.3	39.9
		(4.3)	(19.4)	(4.1)	(19.4)	(49.9)	(3.5)	(8.0)	(53.7)	(48.9)	(16.7)	(43.3)	(13.9)	(82.3)		(18.2)	(3.0)
	40-60%	55.9	117.9	33.3	51.5	162.7	41.6	45.4	160.5	115.3	68.0	167.7	36.7	285.2	32.1	35.4	58.0
		(6.4)	(20.3)	(7.3)	(11.1)	(29.6)	(6.0)	(7.3)	(29.2)	(32.0)	(40.3)	(62.8)	(13.6)	(32.6)	(13.8)	(11.1)	(6.6)
	60-80%	75.4	91.7	39.3	47.1	147.4	75.0	79.6	156.2	103.4	64.6	216.1	42.9	218.5	14.6	26.5	81.5
		(6.5)	(18.2)	(11.9)	(10.9)	(17.8)	(8.9)	(12.4)	(29.8)	(22.1)	(22.0)	(21.1)	(13.8)	(17.6)	(21.0)	(9.3)	(7.4)
	80-90%	82.5	95.7	80.4	31.5	112.4	72.6	45.6	115.8	77.1	81.6	201.9	40.7	201.4	N	11.6	101.4
		(7.6)	(17.8)	(21.3)	(10.0)	(24.8)	(9.5)	(11.9)	(25.0)	(22.1)	(34.7)	(32.9)	(9.4)	(24.6)		(4.9)	(5.3)
	90-100%	72.4	40.4	69.2	31.6	73.8	83.5	37.4	89.9	65.0	44.0	160.3	38.4	118.3	N	19.6	71.7
		(4.6)	(10.8)	(9.3)	(6.6)	(15.4)	(8.1)	(8.6)	(24.5)	(21.8)	(11.7)	(35.9)	(16.0)	(9.0)		(5.5)	(3.9)
Net wealth	Bottom 20%	26.1	20.2	22.6	29.4	239.1	17.6	31.2	113.2	30.6	22.7	176.2	21.1	238.4	N	28.8	35.3
		(2.2)	(5.0)	(4.3)	(4.9)	(57.9)	(1.6)	(5.0)	(36.8)	(9.0)	(9.9)	(81.9)	(9.7)	(95.2)		(15.1)	(3.5)
	20-40%	35.0	187.4	11.0	84.7	202.7	20.4	117.1	206.1	262.8	90.8	66.8	8.7	350.4	45.8	21.4	107.2
		(4.9)	(28.3)	(2.1)	(19.1)	(23.0)	(3.3)	(21.6)	(34.7)	(44.7)	(34.5)	(114.2)	(2.7)	(38.0)	(39.1)	(7.9)	(15.3)
	40-60%	135.7	82.3	53.5	54.9	123.1	144.1	75.4	136.5	121.1	76.2	282.8	58.1	202.8	13.3	21.0	116.0
		(7.5)	(12.6)	(15.1)	(17.1)	(22.1)	(10.7)	(11.5)	(28.1)	(24.8)	(35.9)	(33.8)	(14.0)	(16.3)	(27.9)	(8.1)	(4.6)
	60-80%	80.7	66.3	81.2	50.0	122.6	64.2	43.9	169.7	72.9	59.8	197.1	48.7	191.9	26.1	14.8	64.5
		(4.3)	(14.2)	(15.3)	(13.3)	(20.8)	(6.6)	(9.5)	(30.0)	(20.0)	(18.4)	(17.0)	(12.5)	(21.5)	(63305.0)	(6.7)	(4.0)
	80-90%	77.0	91.9	85.5	35.0	87.9	55.4	44.5	200.3	58.7	75.2	146.9	49.6	164.6	N	36.2	49.9
		(6.9)	(20.0)	(19.9)	(9.3)	(34.9)	(7.0)	(12.4)	(63.3)	(16.7)	(83.0)	(23.4)	(13.7)	(32.3)		(24.9)	(4.7)
	90-100%	77.3	41.6	87.6	40.4	117.9	76.1	43.2	106.9	68.7	63.2	181.3	48.5	198.3	N	31.7	45.6
		(6.0)	(15.3)	(17.1)	(10.4)	(14.0)	(8.6)	(5.0)	(63.8)	(26.4)	(31.8)	(22.2)	(23.9)	(48.5)		(18.0)	(3.2)
Household size	1	43.9	84.9	28.8	25.3	133.9	34.4	72.3	202.6	96.5	26.6	156.5	18.5	318.2	N	29.9	55.0
		(4.7)	(16.9)	(5.8)	(4.3)	(43.9)	(3.9)	(13.5)	(47.9)	(34.2)	(38.8)	(30.5)	(6.5)	(58.0)		(11.9)	(3.3)
	2	51.1	64.3	35.6	51.9	150.4	37.6	42.8	118.9	48.6	42.8	170.3	28.9	215.2	13.8	22.4	42.9
		(3.6)	(9.6)	(4.7)	(8.6)	(26.1)	(3.5)	(8.6)	(37.9)	(11.4)	(15.1)	(19.5)	(8.0)	(24.5)	(7.4)	(6.5)	(2.3)
	3	82.8	64.3	42.7	48.4	157.2	68.2	55.0	192.0	111.9	72.2	263.0	43.7	219.5	27.1	20.3	86.0
		(6.8)	(18.2)	(10.3)	(11.1)	(21.4)	(10.5)	(9.8)	(35.7)	(30.7)	(27.9)	(63.1)	(15.1)	(16.4)	(19.9)	(4.1)	(7.1)
	4	94.5	89.0	65.0	50.1	126.6	89.2	51.1	148.7	112.2	58.9	251.6	68.3	231.9	16.7	34.8	108.8
		(6.2)	(16.2)	(14.3)	(14.0)	(14.3)	(8.9)	(7.4)	(19.0)	(22.2)	(13.2)	(25.8)	(25.8)	(22.6)	(21.4)	(9.5)	(5.6)
	5+	84.5	109.2	64.2	61.6	125.1	67.6	40.2	122.5	122.1	66.3	299.3	55.4	215.2	N	12.3	122.1
		(9.6)	(20.3)	(29.6)	(23.4)	(66.5)	(8.8)	(7.7)	(31.4)	(24.3)	(58.7)	(49.7)	(9.8)	(54.5)		(9.1)	(7.1)
Housing status	Owners - outright	27.5	15.4	13.5	21.7	50.5	33.2	20.9	48.6	23.8	28.1	49.6	14.8	54.9	20.3	9.4	16.2
		(2.0)	(4.9)	(7.0)	(2.7)	(6.8)	(2.5)	(2.4)	(10.9)	(4.4)	(4.8)	(22.5)	(5.8)	(10.5)	(7.6)	(1.2)	(1.3)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	183.0	141.7	139.8	157.0	245.2	171.7	163.7	264.9	171.1	175.2	282.4	81.2	289.9	64.7	197.5	148.8
		(5.1)	(10.9)	(12.7)	(11.1)	(13.3)	(7.0)	(11.0)	(19.5)	(16.2)	(21.4)	(17.5)	(21.6)	(16.8)	(47.1)	(21.3)	(2.9)
	Renters / other	16.3	17.8	12.9	19.0	36.3	16.6	21.1	87.2	24.6	22.5	32.0	11.1	26.7	N	12.5	18.6
		(0.9)	(3.2)	(1.7)	(3.3)	(9.0)	(1.0)	(3.2)	(16.2)	(4.6)	(9.4)	(11.8)	(2.1)	(4.5)		(2.5)	(1.0)
	16-34	72.7	209.7	21.4	39.1	287.6	64.7	127.5	230.2	244.1	91.1	255.0	28.3	400.3	N	74.0	77.1
		(11.1)	(30.5)	(4.0)	(7.0)	(42.3)	(12.2)	(36.6)	(33.8)	(72.3)	(65.1)	(60.5)	(10.1)	(36.3)		(22.1)	(6.1)
	35-44	103.4	107.1	41.4	55.3	167.4	106.7	73.2	205.5	153.5	91.4	245.9	66.2	268.2	34.6	43.8	113.9
		(7.6)	(16.4)	(11.5)	(14.5)	(20.6)	(8.5)	(11.9)	(30.5)	(18.2)	(24.0)	(30.7)	(16.3)	(19.6)	(34.0)	(15.1)	(5.8)
	45-54	71.0	54.3	62.4	49.0	124.1	45.9	50.2	130.3	58.3	51.9	224.9	31.9	175.0	38.6	17.2	73.6
		(3.2)	(7.7)	(8.9)	(10.3)	(11.2)	(3.4)	(8.0)	(18.3)	(11.3)	(12.5)	(30.4)	(9.1)	(18.0)	(17.7)	(2.7)	(4.3)
55-64	42.3	33.1	40.8	54.9	60.6	28.7	34.6	91.9	39.8	24.2	150.7	22.0	100.1	12.0	11.1	35.4	
	(3.4)	(9.6)	(8.4)	(14.6)	(12.2)	(3.4)	(5.3)	(21.6)	(10.3)	(9.9)	(23.3)	(7.0)	(18.9)	(3.4)	(3.8)	(2.6)	
65-74	34.9	28.7	34.9	36.2	43.0	20.5	26.0	67.7	25.0	N	152.0	38.9	49.8	N	N	22.5	
	(5.0)	(11.0)	(10.8)	(12.0)	(17.5)	(2.6)	(5.3)	(30.4)	(9.9)		(22.9)	(15.5)	(11.8)			(2.7)	
75+	16.0	N	9.2	30.0	54.7	10.2	26.6	N	N	N	116.1	N	42.7	N	N	11.6	
	(5.0)		(17.8)	(17.7)	(80.1)	(2.7)	(22.5)				(32.8)		(133.4)			(3.1)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI13, FI15, FI17, FI20, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table F5 Median debt service to income ratio, among households with debt payments - breakdowns
Ratio in %

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	14.0	15.1	10.9	14.7	19.1	14.7	13.2	25.0	16.6	12.4	14.5	5.6	19.8	15.8	12.5	M
		(0.3)	(0.6)	(0.5)	(0.8)	(0.6)	(0.3)	(0.6)	(1.1)	(0.7)	(1.3)	(0.8)	(0.9)	(0.5)	(2.9)	(0.9)	
Income	Bottom 20%	30.4	38.5	12.5	35.4	47.3	16.7	30.0	95.9	20.2	N	29.8	14.0	81.0	N	25.6	M
		(2.2)	(10.5)	(4.3)	(9.6)	(5.6)	(2.5)	(7.2)	(33.7)	(6.3)		(9.9)	(4.1)	(10.6)		(5.3)	
	20-40%	16.4	24.6	7.8	23.9	28.4	12.9	17.2	36.9	20.1	12.9	13.7	6.3	34.8	N	18.1	M
		(0.9)	(3.6)	(1.3)	(2.3)	(2.6)	(0.9)	(2.0)	(3.0)	(2.3)	(3.6)	(3.5)	(2.1)	(2.5)		(3.0)	
	40-60%	15.1	19.1	11.3	16.4	21.0	14.1	14.3	25.5	19.6	12.9	14.9	6.2	22.7	17.9	14.2	M
		(0.6)	(2.1)	(1.8)	(1.6)	(1.2)	(1.0)	(1.4)	(2.2)	(2.2)	(3.0)	(3.3)	(1.8)	(1.2)	(5.3)	(1.8)	
	60-80%	13.8	15.5	11.7	14.3	18.8	16.3	15.1	23.3	17.2	14.5	14.3	6.1	16.8	N	11.5	M
		(0.5)	(0.8)	(0.7)	(1.4)	(1.1)	(0.7)	(0.8)	(2.2)	(1.5)	(2.1)	(1.2)	(1.4)	(1.2)		(1.1)	
	80-90%	12.4	12.6	12.3	9.5	12.8	14.4	10.8	19.2	11.5	10.8	12.0	4.2	14.6	N	9.2	M
		(0.4)	(0.7)	(0.9)	(1.2)	(1.6)	(0.7)	(1.0)	(3.1)	(2.2)	(2.7)	(1.8)	(1.6)	(1.1)		(1.8)	
	90-100%	10.0	7.1	8.7	8.4	9.5	14.7	7.9	14.4	11.3	8.5	10.0	2.8	9.4	N	6.9	M
		(0.3)	(1.1)	(0.9)	(0.8)	(0.8)	(0.6)	(0.7)	(2.9)	(1.7)	(2.2)	(1.1)	(1.0)	(1.2)		(0.9)	
Net wealth	Bottom 20%	10.8	14.3	9.2	16.3	24.2	7.7	11.9	23.1	13.6	10.1	18.0	8.2	22.5	N	15.1	M
		(0.7)	(3.5)	(1.6)	(1.4)	(1.4)	(0.4)	(2.0)	(5.3)	(2.6)	(2.6)	(5.0)	(1.6)	(2.5)		(1.5)	
	20-40%	14.2	20.8	6.8	16.3	20.7	10.7	17.3	25.8	21.2	14.0	16.8	6.0	23.6	N	12.5	M
		(0.9)	(1.3)	(1.1)	(1.9)	(1.6)	(0.9)	(1.3)	(3.5)	(1.9)	(2.7)	(2.7)	(1.5)	(1.4)		(1.6)	
	40-60%	17.7	14.4	12.8	13.6	18.5	20.5	15.0	19.3	17.4	11.7	17.2	6.0	19.2	N	11.5	M
		(0.6)	(1.0)	(1.3)	(2.0)	(0.9)	(0.8)	(0.9)	(3.8)	(1.3)	(3.0)	(1.7)	(2.0)	(1.6)		(2.0)	
	60-80%	14.0	13.1	12.2	13.2	16.7	15.6	12.3	27.2	13.4	13.1	12.7	4.8	16.2	N	12.4	M
		(0.4)	(0.9)	(1.0)	(1.9)	(1.9)	(0.6)	(0.9)	(2.0)	(2.0)	(2.2)	(1.1)	(1.9)	(1.3)		(2.2)	
	80-90%	12.6	14.0	11.2	12.0	13.6	15.7	10.3	25.9	13.0	N	9.4	3.4	16.5	N	11.6	M
		(0.7)	(2.0)	(1.1)	(1.6)	(2.7)	(0.7)	(1.9)	(4.2)	(1.9)		(1.4)	(1.5)	(2.5)		(4.6)	
	90-100%	12.8	11.2	11.4	15.5	15.5	15.8	9.7	22.5	14.8	N	10.5	4.6	19.3	N	10.6	M
		(0.5)	(2.0)	(1.2)	(3.0)	(1.6)	(0.6)	(0.6)	(4.2)	(3.5)		(1.5)	(1.7)	(2.1)		(2.3)	
Household size	1	14.2	20.1	11.0	17.4	21.5	14.4	19.3	29.8	19.3	N	14.6	8.3	27.0	N	17.6	M
		(0.9)	(2.1)	(1.6)	(2.4)	(2.7)	(1.1)	(1.6)	(4.4)	(2.2)		(1.5)	(1.6)	(2.4)		(3.6)	
	2	12.7	14.3	10.6	16.2	21.0	12.6	13.0	24.3	14.9	14.3	11.6	4.5	19.4	N	11.3	M
		(0.5)	(1.0)	(0.8)	(1.0)	(1.2)	(0.6)	(1.1)	(2.7)	(1.1)	(2.5)	(1.7)	(0.9)	(1.6)		(1.5)	
	3	14.4	13.3	10.5	14.6	18.6	15.1	11.9	24.9	15.7	13.1	18.0	3.9	19.0	N	11.5	M
		(0.6)	(1.6)	(1.0)	(1.2)	(0.7)	(0.8)	(0.8)	(2.0)	(1.6)	(2.3)	(1.9)	(1.7)	(0.9)		(1.6)	
	4	14.4	14.5	10.8	13.4	18.0	16.4	13.4	24.0	17.1	10.3	15.0	5.8	19.5	10.6	13.8	M
		(0.4)	(1.3)	(1.0)	(1.3)	(1.1)	(0.6)	(0.9)	(2.4)	(1.9)	(1.5)	(1.4)	(1.6)	(1.4)	(5.3)	(2.1)	
	5+	15.3	16.6	14.2	12.2	17.9	16.9	11.2	23.6	16.6	15.7	16.9	5.1	20.2	N	10.2	M
		(0.7)	(2.2)	(2.0)	(3.1)	(4.6)	(0.9)	(2.4)	(3.5)	(2.3)	(3.8)	(3.0)	(2.0)	(1.9)		(2.4)	
Housing status	Owners - outright	11.1	9.7	8.7	10.9	13.7	12.0	9.6	16.5	9.2	11.0	9.1	5.6	15.6	12.4	8.6	M
		(0.3)	(1.0)	(1.6)	(0.9)	(1.1)	(0.4)	(0.5)	(3.3)	(1.0)	(1.8)	(3.5)	(1.9)	(1.8)	(3.5)	(0.6)	

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	18.2	17.0	14.1	18.3	22.0	22.0	16.7	28.0	19.8	15.8	15.5	4.9	20.4	24.4	22.2	M
		(0.3)	(0.9)	(1.0)	(1.3)	(0.9)	(0.4)	(0.8)	(1.6)	(0.9)	(1.2)	(0.6)	(1.4)	(0.5)	(7.0)	(1.5)	
	Renters / other	8.0	11.4	7.1	12.4	16.3	7.7	10.5	19.0	11.7	10.2	8.7	6.8	15.7	N	11.4	M
		(0.4)	(2.1)	(0.6)	(1.2)	(2.1)	(0.3)	(1.2)	(3.1)	(1.5)	(2.1)	(3.1)	(0.9)	(2.2)		(2.3)	
	16-34	15.4	20.5	7.5	15.3	24.7	14.1	15.0	27.2	20.4	N	19.2	6.2	21.4	N	16.6	M
		(0.9)	(1.1)	(1.5)	(1.7)	(1.9)	(0.9)	(1.6)	(2.6)	(2.2)		(2.0)	(2.4)	(1.7)		(1.3)	
	35-44	15.9	14.4	11.6	17.8	19.3	18.3	15.7	25.5	18.8	13.4	16.0	7.0	20.1	N	17.2	M
		(0.4)	(1.0)	(0.7)	(1.1)	(1.2)	(0.6)	(1.2)	(1.2)	(1.1)	(1.8)	(1.2)	(1.8)	(0.9)		(2.1)	
	45-54	13.3	13.4	10.7	11.8	17.9	14.7	11.9	23.9	13.7	10.5	14.4	4.8	19.7	21.1	10.0	M
		(0.5)	(1.3)	(0.7)	(1.5)	(0.9)	(0.5)	(1.0)	(2.0)	(1.5)	(1.8)	(1.5)	(0.8)	(1.2)	(740.9)	(1.2)	
55-64	11.7	11.4	10.9	14.6	13.7	11.7	11.7	18.8	14.1	13.7	11.6	4.9	15.7	N	8.6	M	
	(0.5)	(1.4)	(1.1)	(1.8)	(1.3)	(0.7)	(1.0)	(4.1)	(2.1)	(2.8)	(1.2)	(1.0)	(1.8)		(1.7)		
65-74	12.1	15.2	15.0	11.6	16.0	10.1	11.3	22.3	11.1	N	9.9	6.2	13.3	N	N	M	
	(0.9)	(3.6)	(3.2)	(2.3)	(2.8)	(0.8)	(1.5)	(7.0)	(2.7)		(1.1)	(2.6)	(1.9)				
75+	8.3	N	5.2	N	12.9	7.3	13.1	N	N	N	6.6	N	N	N	N	M	
	(1.3)		(4.2)		(5.4)	(1.1)	(5.2)				(1.1)						

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table F6 Median debt to assets ratio - breakdowns

Ratio in %

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	23.0	18.2	28.4	14.8	22.6	18.9	11.7	17.0	18.2	6.9	47.0	16.7	34.0	3.9	6.6	32.8
		(0.7)	(1.5)	(2.4)	(1.8)	(1.6)	(0.8)	(1.0)	(1.4)	(2.1)	(1.2)	(2.5)	(3.6)	(1.5)	(1.0)	(1.1)	(1.0)
Income	Bottom 20%	36.2	18.4	82.0	18.5	18.3	18.5	27.7	18.5	26.7	N	48.6	52.3	49.1	N	4.7	52.0
		(4.5)	(9.2)	(39.0)	(7.6)	(7.8)	(4.4)	(10.1)	(6.9)	(13.8)		(11.4)	(22.6)	(5.0)		(8.4)	(10.1)
	20-40%	27.5	22.9	30.6	20.1	24.7	23.4	14.0	19.2	37.6	4.3	41.3	20.0	38.6	N	12.7	37.5
		(2.3)	(10.9)	(8.5)	(4.8)	(3.8)	(3.3)	(3.5)	(5.1)	(10.6)	(1.3)	(9.1)	(6.1)	(9.3)		(7.4)	(3.7)
	40-60%	24.9	23.3	32.1	17.7	31.6	21.4	14.8	23.3	21.8	8.3	54.8	15.8	38.7	4.0	8.1	36.3
		(2.3)	(6.2)	(5.6)	(2.9)	(4.9)	(2.2)	(3.1)	(3.7)	(7.1)	(2.9)	(8.4)	(5.9)	(3.2)	(2.1)	(2.8)	(2.3)
	60-80%	22.4	19.7	21.5	14.9	22.8	21.7	13.8	17.5	15.7	8.4	45.5	15.5	34.3	4.0	7.0	31.7
		(1.2)	(3.4)	(3.7)	(3.2)	(3.0)	(1.9)	(2.2)	(3.2)	(2.5)	(3.6)	(5.7)	(5.9)	(3.5)	(5.8)	(2.4)	(2.0)
	80-90%	20.1	19.6	23.7	10.5	20.2	16.7	8.5	14.1	12.9	8.0	52.9	11.0	31.7	N	4.4	33.0
		(1.7)	(2.7)	(5.6)	(4.5)	(3.0)	(1.7)	(1.6)	(4.2)	(5.1)	(4.9)	(7.8)	(3.5)	(3.9)		(1.6)	(1.7)
	90-100%	16.4	11.7	19.4	9.6	14.7	13.3	5.6	10.2	13.9	7.2	44.6	12.6	25.1	N	7.3	21.1
		(1.2)	(2.6)	(3.2)	(1.9)	(2.5)	(1.1)	(0.9)	(2.5)	(2.8)	(2.6)	(10.0)	(3.9)	(2.5)		(2.0)	(1.0)
Net wealth	Bottom 20%	108.7	91.5	139.2	89.7	85.7	94.1	79.9	65.9	84.0	19.7	196.5	138.3	95.6	N	50.3	148.0
		(4.9)	(17.2)	(23.0)	(8.1)	(4.0)	(6.1)	(11.4)	(8.9)	(15.8)	(11.1)	(62.4)	(30.6)	(2.8)		(6.0)	(7.4)
	20-40%	31.9	44.1	18.1	30.2	36.7	29.9	34.2	34.3	52.3	13.8	61.7	17.0	64.4	8.5	6.0	56.8
		(3.1)	(3.3)	(3.8)	(5.0)	(2.7)	(3.2)	(4.7)	(4.0)	(6.5)	(4.1)	(22.5)	(5.4)	(4.7)	(8.3)	(1.9)	(2.7)
	40-60%	31.7	16.9	31.3	13.1	19.0	31.1	12.4	17.1	17.7	10.5	61.3	17.3	36.0	3.0	5.5	35.7
		(1.3)	(2.7)	(6.9)	(3.2)	(2.2)	(1.8)	(3.0)	(3.4)	(3.4)	(3.3)	(4.5)	(4.9)	(2.6)	(2.3)	(2.4)	(1.7)
	60-80%	13.3	9.5	20.4	10.3	13.5	9.0	5.4	13.8	8.9	6.2	29.8	8.5	25.5	1.9	2.5	15.6
		(0.7)	(1.5)	(3.8)	(1.6)	(1.7)	(0.9)	(1.1)	(2.2)	(2.1)	(1.6)	(2.5)	(1.7)	(2.0)	(1.0)	(1.1)	(1.0)
	80-90%	9.4	8.0	13.5	5.0	8.6	6.0	4.2	6.9	4.7	5.4	18.5	6.5	19.8	N	4.8	8.2
		(0.8)	(1.7)	(1.8)	(1.1)	(2.5)	(0.8)	(1.2)	(2.5)	(1.4)	(3.1)	(3.1)	(1.4)	(3.3)		(3.3)	(0.6)
	90-100%	6.1	2.9	8.3	2.7	7.5	6.0	3.1	3.0	3.7	2.6	13.5	2.2	13.6	N	2.5	5.5
		(0.4)	(1.0)	(1.3)	(0.9)	(1.5)	(0.5)	(0.5)	(0.8)	(1.2)	(1.1)	(2.1)	(0.8)	(1.8)		(1.3)	(0.4)
Household size	1	35.0	18.3	46.2	13.0	23.7	17.8	18.9	27.3	28.5	11.0	46.5	22.4	44.1	N	18.6	39.8
		(3.0)	(4.2)	(5.1)	(4.0)	(5.8)	(1.6)	(3.3)	(4.8)	(5.5)	(5.4)	(7.7)	(5.5)	(5.5)		(10.2)	(3.1)
	2	18.2	15.5	18.2	15.2	18.7	13.6	13.4	12.3	10.5	6.6	39.4	9.7	30.9	1.9	6.2	22.9
		(1.1)	(3.2)	(2.2)	(3.1)	(3.6)	(1.3)	(2.8)	(3.6)	(2.9)	(2.1)	(4.3)	(1.7)	(3.2)	(0.9)	(3.0)	(1.6)
	3	24.0	15.2	30.2	15.1	25.5	24.1	11.1	19.4	17.7	10.9	69.0	17.4	32.3	5.1	4.9	34.1
		(1.5)	(3.6)	(4.3)	(3.4)	(2.8)	(2.1)	(1.4)	(3.1)	(3.4)	(3.5)	(13.8)	(5.3)	(3.1)	(3.9)	(1.5)	(2.2)
	4	21.0	17.1	22.3	14.6	23.6	21.5	9.6	16.6	16.2	5.2	47.3	28.0	33.8	4.1	8.1	34.7
		(1.2)	(2.8)	(4.3)	(2.7)	(2.5)	(1.7)	(1.7)	(1.7)	(4.5)	(1.2)	(4.3)	(5.8)	(2.6)	(4.1)	(2.2)	(2.1)
	5+	24.1	24.6	33.9	15.7	16.0	22.1	11.2	12.3	20.6	7.2	52.8	16.5	39.3	N	2.0	33.5
		(2.2)	(4.4)	(5.0)	(4.9)	(4.1)	(3.1)	(2.9)	(3.2)	(4.7)	(5.7)	(9.7)	(6.9)	(8.0)		(2.6)	(2.3)
Housing status	Owners - outright	3.9	2.4	3.2	3.9	5.8	4.4	2.5	3.6	2.9	2.5	7.2	2.1	6.7	1.9	1.8	3.1
		(0.2)	(0.6)	(1.0)	(0.7)	(1.0)	(0.3)	(0.3)	(0.9)	(0.5)	(0.6)	(2.4)	(0.8)	(1.5)	(0.6)	(0.4)	(0.3)

		euro	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
		area															
Age of RP	Owners - with mortgage	31.6	22.2	32.3	26.4	33.4	27.5	23.3	21.9	22.6	17.9	47.4	12.2	39.6	7.3	29.3	39.6
		(0.8)	(1.6)	(2.2)	(3.3)	(1.8)	(1.4)	(1.8)	(2.1)	(2.3)	(2.4)	(2.2)	(3.5)	(1.5)	(5.5)	(2.6)	(0.9)
	Renters / other	41.4	38.4	42.2	35.5	41.3	36.6	22.2	28.6	39.9	16.3	96.1	39.1	43.8	N	54.7	80.2
		(2.4)	(9.5)	(4.4)	(5.2)	(12.2)	(3.1)	(4.0)	(4.6)	(7.5)	(7.5)	(31.2)	(7.0)	(8.9)		(16.5)	(7.3)
	16-34	48.6	44.2	46.1	25.5	51.6	46.9	35.5	28.4	57.5	21.4	92.0	32.3	55.4	N	26.8	72.2
		(3.0)	(4.6)	(11.4)	(4.7)	(6.2)	(2.7)	(4.6)	(4.5)	(4.6)	(6.1)	(11.5)	(8.6)	(5.1)		(5.7)	(2.7)
	35-44	31.2	23.0	37.0	18.5	27.9	27.2	16.7	22.1	25.6	11.3	61.2	27.0	42.3	8.9	10.0	38.9
		(1.3)	(3.1)	(3.1)	(3.7)	(3.2)	(1.5)	(2.7)	(2.3)	(4.8)	(2.2)	(9.3)	(6.1)	(2.6)	(9.4)	(3.2)	(1.6)
	45-54	18.6	11.5	28.0	15.1	19.1	12.1	11.4	13.7	13.7	6.5	44.0	11.2	26.2	4.3	4.9	25.5
		(0.9)	(1.5)	(3.9)	(2.7)	(1.7)	(0.9)	(1.6)	(1.9)	(2.9)	(1.5)	(4.1)	(4.4)	(2.2)	(1.8)	(1.0)	(1.2)
55-64	11.4	6.6	20.0	10.7	9.4	6.2	5.0	9.3	6.1	1.6	31.8	7.4	15.8	1.9	2.2	10.6	
	(1.0)	(1.8)	(4.5)	(2.0)	(1.7)	(0.7)	(0.8)	(2.5)	(1.5)	(1.1)	(3.7)	(2.0)	(3.3)	(0.9)	(0.6)	(0.9)	
65-74	8.2	3.5	9.9	7.4	5.0	3.8	6.4	4.7	2.3	N	19.2	8.7	9.4	N	N	6.3	
	(0.6)	(2.3)	(2.5)	(2.5)	(1.7)	(0.7)	(2.3)	(3.4)	(1.4)		(2.7)	(3.3)	(2.2)			(1.0)	
75+	6.9	N	10.4	8.6	5.8	2.3	4.4	N	N	N	15.6	N	4.3	N	N	4.1	
	(2.7)		(3.6)	(4.5)	(4.8)	(0.9)	(33.9)				(3.9)		(17.4)			(1.6)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI1, FI3, FI9, FI10, FI11, FI13, GR1, IT4, IT5, IT7, NL1, NL2, NL3, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	110.6	166.0	75.1	82.1	130.8	109.7	166.7	204.0	355.3	150.6	90.0	111.0	68.1	101.5	59.2	86.6
	(1.3)	(4.3)	(2.9)	(2.7)	(3.4)	(1.6)	(4.9)	(9.8)	(30.8)	(5.1)	(3.2)	(8.0)	(2.0)	(6.0)	(1.4)	(1.0)
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	0.0	0.0	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)	(0.1)	(0.1)	(0.1)
p20	0.0	0.0	0.0	0.0	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.0	24.3	0.0
	(0.1)	(0.1)	(0.1)	(0.1)	(5.4)	(0.1)	(0.1)	(0.6)	(0.1)	(3.4)	(0.1)	(0.1)	(0.1)	(10.2)	(1.8)	(0.1)
p30	0.0	0.0	0.0	15.0	50.3	0.0	0.0	48.0	0.0	69.9	0.0	0.0	7.1	45.0	33.0	0.0
	(0.1)	(6.2)	(0.1)	(2.0)	(4.8)	(0.1)	(1.5)	(8.8)	(1.2)	(6.5)	(0.1)	(0.1)	(2.4)	(7.8)	(1.3)	(0.1)
p40	0.0	93.7	0.0	50.0	79.7	0.0	80.0	98.4	147.6	103.1	0.0	0.0	30.7	59.7	40.0	27.7
	(0.1)	(8.5)	(0.1)	(1.2)	(4.8)	(0.1)	(5.0)	(6.5)	(31.8)	(5.7)	(0.1)	(0.1)	(3.1)	(5.4)	(0.3)	(2.8)
p50	57.4	150.0	0.0	70.0	105.4	55.2	130.0	132.5	276.0	136.4	4.4	0.0	48.6	81.8	50.0	62.3
	(2.7)	(4.0)	(0.1)	(2.8)	(4.4)	(4.0)	(5.0)	(8.9)	(16.1)	(8.6)	(5.3)	(2.3)	(2.5)	(8.4)	(1.2)	(1.8)
p60	100.0	185.1	20.0	90.0	130.3	111.8	170.0	184.9	372.1	167.3	69.5	75.2	62.7	106.7	59.3	90.4
	(0.4)	(6.9)	(3.6)	(4.8)	(5.2)	(2.9)	(6.1)	(11.3)	(19.6)	(5.8)	(9.0)	(9.9)	(2.7)	(10.1)	(1.8)	(1.3)
p70	150.0	224.8	80.6	100.0	166.4	157.6	200.0	243.9	450.0	198.5	134.5	134.6	87.5	132.4	68.8	117.4
	(0.1)	(7.5)	(4.9)	(4.7)	(8.5)	(2.3)	(0.8)	(11.9)	(17.0)	(5.7)	(7.1)	(12.0)	(2.8)	(10.4)	(1.8)	(1.4)
p80	200.0	280.4	150.0	140.2	204.1	208.3	250.0	300.0	587.1	232.9	195.0	200.0	120.0	175.9	82.1	153.3
	(0.1)	(8.7)	(3.7)	(6.9)	(5.4)	(2.4)	(8.4)	(12.0)	(24.1)	(1.0)	(6.2)	(4.5)	(5.1)	(16.4)	(2.1)	(1.5)
p90	293.6	350.0	240.0	188.0	296.5	291.2	360.0	457.6	751.9	283.1	279.1	300.0	174.7	220.0	111.1	212.8
	(5.6)	(6.3)	(8.6)	(9.7)	(12.9)	(5.2)	(19.3)	(24.6)	(33.9)	(16.8)	(11.6)	(9.9)	(5.2)	(13.2)	(7.4)	(2.3)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT3, DE1, FI3, FI13, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table G1 Consumption - food, utilities - medians
EUR thousands per year

	euro	area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DOFOODC Food expenditure at home/outside home, annual	5.4	7.2	5.4	6.2	5.2	4.8	6.0	8.4	9.6	5.9	5.1	5.4	4.2	4.4	3.6	M	
	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.3)	(0.1)		
DOFOODCH Food expenditure (at home), annual	4.8	5.6	4.2	4.8	M	4.3	M	6.7	6.4	4.8	4.2	4.2	3.6	3.6	3.0	M	
	(0.1)	(0.4)	(0.2)	(0.1)		(0.3)		(0.9)	(0.6)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)		

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: DE1, ES5, FI18, IT1, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table G2 Consumption and saving
% of households

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DOABLETOSAVE Regular expenses less than income	41.8	47.7	53.1	21.9	35.4	M	37.1	20.7	46.8	23.7	33.1	40.6	20.8	27.1	38.1	M
	(0.6)	(1.4)	(1.5)	(1.4)	(1.2)		(0.7)	(1.5)	(1.9)	(1.5)	(1.7)	(1.3)	(1.1)	(2.6)	(1.4)	
DOFINASSIST Ability to get financial assistance from friends or relatives	M	61.1	53.4	59.4	M	M	M	51.4	72.0	53.8	59.1	54.9	70.6	38.4	39.2	M
		(1.4)	(1.2)	(1.8)				(1.8)	(1.7)	(2.0)	(2.0)	(1.4)	(1.2)	(2.8)	(1.4)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: DE1, ES6, FI21, FI22, FR3, IT6, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table G3 Regular expenses less than income - breakdowns
 % of households

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	41.8	47.7	53.1	21.9	35.4	M	37.1	20.7	46.8	23.7	33.1	40.6	20.8	27.1	38.1	M
		(0.6)	(1.4)	(1.5)	(1.4)	(1.2)		(0.7)	(1.5)	(1.9)	(1.5)	(1.7)	(1.3)	(1.1)	(2.6)	(1.4)	
Income	Bottom 20%	24.9	35.9	34.3	9.3	20.8	M	19.4	9.6	33.5	8.0	22.8	23.9	10.6	31.0	35.5	M
		(1.1)	(3.2)	(3.0)	(1.6)	(2.5)		(1.4)	(2.8)	(5.0)	(2.1)	(4.3)	(2.2)	(1.5)	(8.2)	(3.2)	
	20-40%	33.9	41.4	47.9	17.5	25.6	M	28.0	10.4	36.9	18.9	28.8	36.9	14.3	14.2	34.1	M
		(1.6)	(3.3)	(4.1)	(2.3)	(2.5)		(1.6)	(3.0)	(5.2)	(3.5)	(4.6)	(2.9)	(1.8)	(4.8)	(3.0)	
	40-60%	40.5	45.4	54.2	19.7	29.3	M	35.5	19.4	45.7	21.1	33.7	43.4	19.7	26.1	28.4	M
		(1.5)	(3.2)	(3.1)	(2.5)	(2.5)		(1.9)	(3.8)	(5.1)	(3.5)	(4.9)	(2.8)	(2.4)	(6.8)	(2.6)	
	60-80%	49.9	52.9	59.3	22.6	44.9	M	44.3	23.3	57.0	34.5	34.3	48.5	23.0	36.1	39.8	M
		(1.3)	(3.3)	(3.1)	(2.6)	(3.2)		(1.7)	(3.8)	(4.8)	(4.7)	(4.6)	(3.0)	(2.1)	(7.1)	(3.3)	
	80-90%	55.2	60.9	66.8	32.4	50.9	M	52.5	43.1	58.2	29.3	44.8	46.2	30.1	27.4	53.8	M
		(1.9)	(5.1)	(3.7)	(3.8)	(4.3)		(2.9)	(6.9)	(5.8)	(6.6)	(6.9)	(4.9)	(3.9)	(9.4)	(5.0)	
	90-100%	65.8	63.8	73.5	48.5	62.2	M	64.1	38.8	63.5	43.1	46.0	54.2	43.0	28.7	51.6	M
		(1.6)	(4.0)	(3.4)	(4.6)	(3.5)		(2.8)	(5.7)	(5.0)	(6.5)	(6.0)	(4.5)	(3.9)	(7.6)	(6.0)	
Net wealth	Bottom 20%	24.6	27.9	29.3	12.7	23.0	M	18.3	8.2	27.1	10.8	13.4	23.7	11.1	19.1	31.6	M
		(1.4)	(2.9)	(2.9)	(1.9)	(2.4)		(1.4)	(2.6)	(4.2)	(2.3)	(4.4)	(2.7)	(1.4)	(6.3)	(2.7)	
	20-40%	40.8	44.0	47.2	16.7	31.0	M	33.1	18.3	49.2	15.3	31.2	41.1	18.2	33.1	33.8	M
		(1.7)	(3.7)	(3.5)	(2.2)	(2.9)		(1.8)	(4.1)	(5.0)	(3.3)	(4.9)	(3.1)	(2.0)	(8.1)	(3.4)	
	40-60%	39.8	45.4	54.0	17.5	32.0	M	35.2	19.0	46.9	20.3	38.2	42.8	18.9	25.5	37.6	M
		(1.3)	(3.5)	(3.6)	(2.5)	(2.8)		(1.8)	(3.9)	(4.5)	(4.2)	(6.1)	(3.1)	(2.7)	(8.9)	(3.5)	
	60-80%	46.5	58.9	63.6	24.4	41.5	M	46.4	18.1	51.9	27.7	34.1	45.6	24.4	23.5	43.8	M
		(1.1)	(3.3)	(2.8)	(2.8)	(2.9)		(2.0)	(4.2)	(5.0)	(4.5)	(4.0)	(3.0)	(2.6)	(8.9)	(3.7)	
	80-90%	54.1	64.7	70.1	32.3	45.3	M	48.1	37.5	58.4	42.7	48.9	51.8	32.4	41.7	41.8	M
		(1.6)	(4.6)	(3.3)	(4.2)	(4.0)		(2.1)	(6.6)	(6.2)	(6.5)	(5.8)	(4.2)	(4.1)	(10.0)	(4.8)	
	90-100%	59.4	59.0	72.9	43.8	54.0	M	56.9	42.7	59.6	46.4	47.1	47.5	30.8	27.4	45.7	M
		(1.5)	(3.9)	(3.4)	(3.8)	(3.0)		(2.4)	(5.8)	(5.8)	(6.3)	(5.1)	(3.9)	(3.2)	(10.0)	(4.4)	
Household size	1	41.8	43.4	48.6	18.3	32.6	M	39.3	22.0	49.8	19.2	35.7	35.2	17.8	31.0	40.2	M
		(1.2)	(2.5)	(2.4)	(1.8)	(2.0)		(1.3)	(3.8)	(3.7)	(3.1)	(3.2)	(1.9)	(1.7)	(6.7)	(2.7)	
	2	47.0	50.1	59.7	22.6	39.1	M	39.8	24.0	47.6	28.5	39.7	46.8	21.9	23.1	39.7	M
		(0.9)	(2.4)	(2.0)	(2.0)	(2.0)		(1.7)	(2.9)	(3.9)	(3.0)	(2.8)	(2.2)	(1.7)	(3.9)	(2.8)	
	3	40.1	48.5	51.6	25.3	38.6	M	38.0	14.6	45.3	22.2	26.4	41.0	22.7	23.4	39.8	M
		(1.3)	(3.6)	(3.8)	(2.6)	(2.5)		(1.7)	(3.0)	(4.5)	(3.6)	(5.5)	(3.4)	(1.8)	(5.2)	(2.7)	
	4	36.6	52.9	54.0	21.6	30.0	M	33.1	24.3	47.1	25.5	21.4	40.7	21.8	32.6	39.4	M
		(1.2)	(3.7)	(3.7)	(2.6)	(2.3)		(1.9)	(3.6)	(4.3)	(3.5)	(3.9)	(3.7)	(2.3)	(6.2)	(2.8)	
	5+	30.9	45.3	43.3	15.9	31.6	M	24.6	14.3	36.4	19.7	19.0	38.0	14.5	21.4	24.6	M
		(2.0)	(5.2)	(4.6)	(3.4)	(6.9)		(2.9)	(3.3)	(5.6)	(5.3)	(4.6)	(5.5)	(3.0)	(5.8)	(6.0)	
Housing status	Owners - outright	45.2	54.1	64.9	24.2	38.1	M	42.3	25.2	55.1	25.9	42.1	48.4	19.4	28.7	39.6	M
		(0.8)	(2.0)	(2.4)	(1.7)	(1.5)		(1.0)	(2.5)	(3.5)	(1.9)	(3.9)	(2.4)	(1.6)	(3.1)	(1.7)	

		euro	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
		area															
Age of RP	Owners - with mortgage	42.1	52.1	55.1	19.0	32.5	M	40.1	19.2	49.1	30.4	38.4	39.3	25.4	19.6	30.0	M
		(1.2)	(2.5)	(2.9)	(3.4)	(2.3)		(3.2)	(2.5)	(3.2)	(5.2)	(2.3)	(2.9)	(2.0)	(6.8)	(3.2)	
	Renters / other	38.0	34.5	47.0	18.3	31.7	M	26.2	14.9	35.7	13.4	24.9	36.3	16.9	26.2	33.5	M
		(1.2)	(2.5)	(2.1)	(1.9)	(3.2)		(1.2)	(3.0)	(3.1)	(2.4)	(3.0)	(1.6)	(1.5)	(5.7)	(3.4)	
	16-34	41.5	50.0	47.3	17.9	38.2	M	37.5	26.0	49.1	21.0	41.5	37.3	21.6	32.2	33.8	M
		(1.8)	(3.9)	(3.5)	(2.0)	(4.6)		(3.3)	(3.9)	(4.7)	(5.5)	(7.3)	(3.0)	(2.8)	(7.2)	(2.7)	
	35-44	40.6	42.4	52.0	22.8	35.0	M	37.5	25.6	46.6	30.7	28.4	40.6	26.4	30.2	35.9	M
		(1.2)	(3.4)	(3.0)	(2.3)	(2.7)		(2.0)	(3.8)	(3.8)	(4.1)	(3.8)	(2.9)	(2.8)	(5.7)	(3.4)	
	45-54	40.0	52.2	51.7	23.0	35.4	M	32.9	17.7	43.2	26.7	23.9	43.0	20.4	24.2	41.2	M
		(1.1)	(3.0)	(2.7)	(2.6)	(2.2)		(1.6)	(3.0)	(3.8)	(3.8)	(3.3)	(2.6)	(2.0)	(5.1)	(2.7)	
55-64	42.2	51.4	55.7	23.1	35.1	M	38.7	18.8	41.4	21.3	31.7	40.0	22.4	23.2	37.6	M	
	(1.2)	(3.2)	(3.0)	(2.7)	(2.1)		(1.7)	(3.7)	(4.6)	(2.8)	(3.3)	(2.6)	(2.0)	(4.5)	(2.7)		
65-74	42.2	45.1	50.9	25.8	32.5	M	40.4	18.4	54.6	14.9	44.6	41.0	19.9	19.4	39.8	M	
	(1.2)	(3.5)	(2.7)	(2.8)	(2.3)		(1.9)	(3.8)	(5.9)	(3.0)	(4.3)	(3.1)	(1.9)	(5.3)	(4.5)		
75+	45.8	43.5	65.1	16.8	37.1	M	36.8	15.5	49.5	21.4	39.9	41.6	11.9	40.1	42.9	M	
	(1.5)	(3.5)	(3.6)	(2.3)	(2.4)		(1.6)	(4.6)	(7.8)	(4.1)	(5.6)	(3.4)	(1.5)	(8.3)	(8.5)		

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI22, FR3, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table H1 Credit constraints
% of households

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DOCREDITAPPL Applied for credit within last 3 years	22.4	10.3	21.4	8.8	18.4	32.9	M	44.2	41.0	18.5	12.6	7.4	23.4	27.9	44.6	M
	(0.5)	(0.8)	(1.2)	(0.7)	(1.0)	(0.6)		(1.7)	(1.8)	(1.4)	(1.1)	(0.7)	(0.9)	(2.5)	(1.6)	
DOCREDITREFUSED Refused or only reduced credit (among those applying in last 3 years)	17.5	4.2	14.4	41.4	22.4	18.2	M	8.1	22.5	9.7	14.1	20.8	14.2	27.1	15.6	M
	(1.0)	(2.1)	(2.2)	(4.1)	(2.1)	(1.0)		(1.7)	(2.5)	(2.9)	(5.0)	(4.1)	(1.6)	(5.2)	(4.0)	
DOCREDITNOTAPPL Not applying for credit due to perceived credit constraint	6.5	4.6	5.7	3.3	9.2	8.6	M	4.8	4.2	2.6	0.7	3.1	4.1	15.8	12.2	M
	(0.3)	(0.6)	(0.8)	(0.6)	(0.8)	(0.4)		(0.8)	(0.8)	(0.6)	(0.3)	(0.4)	(0.5)	(2.4)	(1.0)	
DOCREDITC Credit constrained household	8.6	4.7	7.6	6.0	11.5	11.6	M	7.2	13.1	4.2	1.6	4.1	5.8	19.2	12.4	M
	(0.4)	(0.7)	(0.9)	(0.7)	(0.8)	(0.4)		(1.0)	(1.3)	(0.8)	(0.5)	(0.5)	(0.5)	(2.6)	(1.0)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES7, ES8, FI19, IT2, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table I1 Annual gross income per household, medians - breakdowns
 EUR thousands

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	28.5	33.6	32.5	22.0	24.0	29.2	26.3	32.3	64.8	20.6	40.6	32.3	15.4	18.0	11.2	36.3
		(0.3)	(0.7)	(0.7)	(0.4)	(0.6)	(0.3)	(0.3)	(0.8)	(1.8)	(0.6)	(1.5)	(1.2)	(0.4)	(1.1)	(0.2)	(0.3)
Income	Bottom 20%	9.9	10.3	11.1	7.3	8.4	12.3	10.0	9.1	22.9	7.3	17.1	12.3	5.1	1.9	4.8	13.0
		(0.1)	(0.7)	(0.5)	(0.3)	(0.1)	(0.2)	(0.2)	(0.7)	(1.0)	(0.3)	(1.5)	(0.5)	(0.1)	(1.0)	(0.1)	(0.2)
	20-40%	18.9	21.7	21.5	14.7	15.0	20.5	18.1	20.1	42.9	13.3	30.2	21.8	10.0	8.2	7.6	24.0
		(0.2)	(0.6)	(0.6)	(0.3)	(0.5)	(0.2)	(0.2)	(1.0)	(1.8)	(0.5)	(1.1)	(0.7)	(0.2)	(1.0)	(0.2)	(0.2)
	40-60%	28.5	33.7	32.7	22.1	24.0	29.2	26.3	32.4	64.8	20.6	40.6	32.3	15.4	18.1	11.2	36.3
		(0.3)	(0.7)	(0.7)	(0.4)	(0.6)	(0.3)	(0.4)	(0.8)	(1.8)	(0.6)	(1.5)	(1.1)	(0.4)	(1.1)	(0.2)	(0.3)
	60-80%	42.7	53.7	48.8	32.1	35.2	40.8	39.3	49.3	92.9	31.4	54.3	48.2	23.3	27.8	15.6	54.1
		(0.3)	(1.6)	(1.1)	(0.8)	(0.9)	(0.4)	(0.6)	(1.6)	(2.7)	(0.7)	(1.6)	(1.9)	(0.6)	(1.6)	(0.3)	(0.3)
	80-90%	60.9	77.2	71.6	45.4	51.0	55.2	54.9	69.8	132.0	41.7	71.9	69.0	35.8	41.0	20.6	72.9
		(0.5)	(1.6)	(1.8)	(1.2)	(1.7)	(0.7)	(1.0)	(3.1)	(3.7)	(1.2)	(2.4)	(3.0)	(1.0)	(3.3)	(0.7)	(0.4)
	90-100%	94.9	118.6	115.8	69.1	82.1	83.4	84.6	109.5	202.5	60.8	96.8	107.5	60.6	62.1	30.2	105.4
		(1.4)	(7.8)	(3.4)	(3.0)	(2.9)	(1.5)	(2.6)	(8.6)	(14.3)	(3.0)	(3.0)	(15.9)	(3.1)	(3.7)	(1.5)	(0.8)
Net wealth	Bottom 20%	17.4	17.9	16.0	15.8	17.2	18.1	16.3	17.7	34.6	13.3	36.6	18.3	10.2	9.2	7.3	21.6
		(0.4)	(1.5)	(0.6)	(0.8)	(1.1)	(0.4)	(0.4)	(1.7)	(3.6)	(1.3)	(2.9)	(0.8)	(0.5)	(3.9)	(0.4)	(0.7)
	20-40%	25.4	33.7	24.7	16.3	17.2	23.9	23.7	26.5	59.8	18.4	35.0	26.9	13.2	18.9	10.0	31.6
		(0.4)	(1.6)	(1.2)	(1.0)	(0.9)	(0.6)	(0.6)	(2.1)	(4.7)	(1.3)	(1.8)	(1.7)	(0.5)	(5.9)	(0.8)	(0.6)
	40-60%	27.2	35.3	37.5	21.0	22.2	29.0	25.0	32.8	62.4	21.1	40.3	32.3	14.9	15.6	11.4	34.3
		(0.6)	(2.6)	(2.0)	(1.2)	(1.4)	(0.9)	(0.8)	(3.3)	(4.5)	(1.8)	(3.8)	(2.0)	(0.5)	(4.6)	(0.6)	(0.8)
	60-80%	33.5	47.6	41.8	26.0	28.4	35.0	32.2	42.3	77.6	24.7	44.7	38.7	17.8	18.0	12.7	43.4
		(0.5)	(3.3)	(1.8)	(1.2)	(1.3)	(0.6)	(0.8)	(4.8)	(5.2)	(3.4)	(2.9)	(3.0)	(1.0)	(3.5)	(0.8)	(1.0)
	80-90%	44.1	47.5	52.6	32.3	37.4	44.0	44.0	48.8	102.9	27.3	47.4	55.9	25.7	32.8	13.8	50.7
		(0.8)	(5.3)	(2.4)	(2.7)	(3.7)	(1.1)	(1.9)	(7.2)	(7.3)	(4.9)	(4.2)	(4.7)	(2.3)	(11.0)	(1.0)	(1.3)
	90-100%	59.7	61.3	73.4	40.2	48.2	61.3	58.6	66.6	129.4	36.4	57.7	61.1	32.9	36.9	17.9	72.8
		(1.2)	(5.4)	(3.8)	(2.3)	(3.1)	(1.3)	(3.2)	(4.2)	(12.0)	(3.8)	(2.8)	(6.2)	(3.3)	(7.6)	(1.4)	(1.7)
Household size	1	17.7	18.6	19.2	10.0	11.1	18.2	15.6	14.9	35.4	9.6	30.8	19.1	6.9	5.6	5.2	18.9
		(0.3)	(1.0)	(1.1)	(0.5)	(0.5)	(0.3)	(0.5)	(1.8)	(2.5)	(0.8)	(1.7)	(0.5)	(0.3)	(0.8)	(0.1)	(0.3)
	2	31.7	36.1	40.0	18.0	22.6	32.3	26.1	27.0	67.3	16.1	44.8	38.7	13.2	17.3	9.7	43.6
		(0.4)	(1.5)	(1.5)	(0.5)	(0.8)	(0.5)	(0.4)	(1.4)	(3.1)	(1.1)	(2.2)	(1.7)	(0.5)	(1.7)	(0.3)	(0.5)
	3	36.6	52.9	43.8	29.1	29.1	38.5	37.4	34.4	77.0	24.6	45.9	49.2	17.9	22.9	14.4	57.5
		(0.7)	(2.1)	(2.8)	(1.1)	(0.8)	(0.8)	(1.0)	(3.4)	(6.2)	(1.5)	(4.1)	(3.5)	(0.6)	(2.7)	(0.4)	(1.0)
	4	41.2	61.6	53.3	32.7	31.0	44.0	39.9	49.8	86.1	28.0	52.9	55.4	20.8	31.4	15.4	66.7
		(0.7)	(4.2)	(3.2)	(1.4)	(1.1)	(0.9)	(1.2)	(2.7)	(4.7)	(2.3)	(3.7)	(3.0)	(1.3)	(2.4)	(0.5)	(1.4)
	5+	41.6	52.6	55.0	33.5	31.6	41.5	29.3	50.4	84.7	34.6	52.7	55.3	22.7	36.6	17.7	68.6
		(1.3)	(5.7)	(3.9)	(2.8)	(5.7)	(1.4)	(1.4)	(4.3)	(10.5)	(2.6)	(4.8)	(6.6)	(1.1)	(5.7)	(1.7)	(1.5)
Housing status	Owners - outright	28.5	31.9	36.3	21.9	22.6	33.3	27.9	32.1	69.0	20.9	44.6	36.4	12.8	19.1	11.2	34.7
		(0.4)	(1.2)	(2.0)	(0.7)	(0.8)	(0.6)	(0.7)	(1.7)	(3.7)	(0.9)	(3.1)	(1.8)	(0.5)	(1.4)	(0.2)	(0.5)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	43.2	53.5	56.2	29.3	29.7	41.9	41.7	41.2	84.2	33.0	49.2	48.0	21.0	23.4	13.1	55.2
		(0.7)	(2.4)	(2.1)	(1.7)	(0.8)	(0.7)	(1.5)	(2.9)	(3.9)	(3.2)	(1.6)	(3.0)	(1.1)	(4.2)	(0.6)	(0.6)
	Renters / other	23.0	21.8	25.0	19.0	16.6	22.0	20.7	19.6	41.6	15.1	33.5	26.3	12.1	12.4	8.1	22.9
		(0.3)	(0.9)	(0.7)	(0.9)	(1.2)	(0.5)	(0.5)	(2.1)	(2.8)	(1.1)	(2.0)	(1.0)	(0.5)	(2.2)	(0.6)	(0.4)
	16-34	24.9	32.0	23.0	17.7	24.5	25.9	24.0	33.5	50.1	25.8	43.0	26.7	16.3	21.1	11.0	33.8
		(0.5)	(2.9)	(1.3)	(1.3)	(1.5)	(0.6)	(0.8)	(2.1)	(2.9)	(2.8)	(4.8)	(1.5)	(0.8)	(3.3)	(0.5)	(0.7)
	35-44	34.4	48.8	43.9	26.9	26.6	35.4	28.8	37.4	72.8	21.7	43.6	40.2	17.9	27.4	13.0	51.9
		(0.6)	(3.0)	(2.1)	(0.9)	(1.3)	(0.8)	(1.5)	(3.9)	(4.4)	(2.0)	(2.5)	(2.4)	(0.8)	(3.4)	(0.7)	(1.5)
	45-54	36.6	46.9	43.6	30.3	29.0	36.8	33.9	40.8	74.8	28.7	41.6	45.3	19.6	25.7	14.4	51.6
		(0.6)	(3.5)	(1.8)	(1.3)	(0.9)	(0.9)	(1.4)	(2.9)	(5.1)	(2.0)	(3.9)	(2.1)	(0.9)	(2.4)	(0.6)	(0.9)
55-64	34.1	31.3	43.4	26.2	30.0	31.6	35.2	42.8	74.4	22.9	42.9	33.5	17.2	17.0	11.2	41.1	
	(0.7)	(3.0)	(2.1)	(1.2)	(1.9)	(0.9)	(1.1)	(5.3)	(5.6)	(1.9)	(2.5)	(2.2)	(0.9)	(2.5)	(0.3)	(1.0)	
65-74	24.4	26.0	27.7	15.9	19.2	25.4	22.4	17.8	54.3	13.7	32.9	26.3	10.8	9.0	6.6	28.2	
	(0.4)	(1.3)	(1.0)	(0.7)	(1.4)	(0.7)	(0.9)	(1.7)	(5.6)	(1.3)	(2.5)	(1.4)	(0.5)	(1.7)	(0.4)	(0.7)	
75+	18.2	22.8	22.1	12.0	12.1	20.5	15.5	10.4	48.2	9.3	32.7	21.9	7.6	6.7	5.8	19.3	
	(0.4)	(1.6)	(1.2)	(0.7)	(0.7)	(0.4)	(0.5)	(0.9)	(7.2)	(1.0)	(2.1)	(1.0)	(0.4)	(1.6)	(0.9)	(0.6)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI20, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 for information on country-specific issues that may affect the comparability of the figures.

Table I2 Annual gross income per household - means - breakdowns
EUR thousands

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	37.9	49.5	43.5	27.7	31.9	36.9	34.3	43.3	83.7	25.3	45.8	43.9	21.6	22.3	13.5	45.1
		(0.3)	(1.9)	(0.7)	(0.6)	(0.8)	(0.3)	(0.5)	(1.8)	(2.3)	(0.5)	(1.0)	(3.2)	(0.5)	(1.0)	(0.3)	(0.1)
Income	Bottom 20%	9.1	8.7	10.3	6.8	7.3	11.3	9.3	8.8	20.7	7.0	15.2	11.9	4.8	2.0	4.5	12.7
		(0.1)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.4)	(0.9)	(0.2)	(0.9)	(0.3)	(0.1)	(0.4)	(0.1)	(0.1)
	20-40%	18.9	21.6	21.4	14.7	15.2	20.5	18.2	20.6	43.0	13.4	30.0	21.8	10.0	8.8	7.7	24.0
		(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.7)	(0.2)	(0.6)	(0.3)	(0.1)	(0.3)	(0.1)	(0.1)
	40-60%	28.8	33.9	32.8	22.3	24.0	29.4	26.7	32.3	64.3	20.7	40.8	32.6	15.5	17.9	11.4	36.7
		(0.1)	(0.4)	(0.3)	(0.1)	(0.2)	(0.1)	(0.1)	(0.4)	(0.6)	(0.2)	(0.8)	(0.6)	(0.1)	(0.4)	(0.1)	(0.1)
	60-80%	43.1	55.0	49.5	32.5	35.8	41.1	39.7	49.4	93.5	31.5	54.9	48.8	23.8	28.0	15.7	54.1
		(0.2)	(0.5)	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)	(0.8)	(1.2)	(0.4)	(0.7)	(1.6)	(0.2)	(0.6)	(0.1)	(0.1)
	80-90%	61.5	78.2	72.0	45.8	51.8	55.8	55.5	70.4	132.5	42.2	72.2	69.2	36.4	41.4	20.9	73.4
		(0.4)	(0.6)	(0.6)	(0.3)	(0.4)	(0.2)	(0.3)	(1.3)	(1.9)	(0.4)	(1.5)	(3.7)	(0.3)	(0.9)	(0.2)	(0.2)
	90-100%	117.8	179.5	136.4	79.0	102.7	109.0	100.3	141.4	263.1	66.0	104.5	140.2	71.7	69.9	35.8	122.8
		(1.8)	(16.0)	(3.8)	(3.5)	(4.3)	(2.2)	(1.9)	(12.9)	(15.3)	(2.7)	(2.5)	(23.4)	(2.4)	(4.6)	(1.9)	(1.4)
Net wealth	Bottom 20%	21.7	27.4	20.5	18.6	20.7	20.7	18.3	23.6	40.0	16.9	40.7	24.0	12.8	13.6	10.0	27.7
		(0.4)	(6.2)	(1.0)	(0.8)	(0.9)	(0.4)	(0.3)	(2.3)	(2.5)	(1.1)	(2.9)	(1.3)	(0.4)	(2.1)	(0.6)	(0.5)
	20-40%	30.2	41.6	29.3	20.8	22.0	27.5	26.9	28.4	65.1	20.4	39.7	32.2	15.5	18.4	11.4	35.7
		(0.4)	(3.8)	(1.3)	(0.8)	(0.9)	(0.5)	(0.6)	(1.8)	(3.5)	(1.0)	(2.3)	(1.9)	(0.6)	(2.8)	(0.6)	(0.5)
	40-60%	33.0	46.5	42.2	23.8	26.4	32.3	29.0	41.7	74.0	24.1	44.1	39.0	17.9	19.3	14.1	39.5
		(0.6)	(2.6)	(1.8)	(1.0)	(1.0)	(0.5)	(0.7)	(3.4)	(3.9)	(1.6)	(3.0)	(2.0)	(0.7)	(2.7)	(1.0)	(0.5)
	60-80%	39.9	57.7	48.9	30.8	33.0	38.1	36.7	47.5	96.0	29.3	48.0	48.3	23.5	21.3	13.4	49.3
		(0.5)	(4.0)	(1.6)	(1.3)	(1.3)	(0.6)	(0.7)	(3.4)	(7.6)	(1.7)	(2.3)	(5.3)	(0.8)	(3.2)	(0.6)	(0.6)
	80-90%	50.9	64.2	59.3	38.0	44.3	48.8	48.9	57.4	122.0	29.6	52.1	63.0	30.9	35.2	15.8	57.1
		(1.0)	(6.5)	(2.9)	(2.5)	(2.7)	(1.0)	(1.6)	(4.8)	(8.3)	(2.5)	(3.3)	(8.3)	(1.7)	(7.0)	(1.0)	(1.0)
	90-100%	78.8	84.7	94.3	50.8	70.2	83.4	73.0	93.4	165.4	42.3	60.8	89.6	45.6	44.3	21.2	90.0
		(1.7)	(7.7)	(4.3)	(3.6)	(4.9)	(2.4)	(2.9)	(12.7)	(13.8)	(3.8)	(3.5)	(12.3)	(2.6)	(6.7)	(1.2)	(1.6)
Household size	1	23.2	29.0	25.6	12.0	16.8	22.4	19.3	20.7	49.4	12.1	35.1	24.8	11.2	5.7	6.3	24.1
		(0.4)	(2.6)	(0.9)	(0.4)	(0.9)	(0.4)	(0.6)	(2.4)	(2.8)	(0.8)	(1.4)	(1.3)	(0.6)	(0.6)	(0.2)	(0.3)
	2	41.2	49.7	50.9	22.2	30.2	40.5	32.6	36.6	89.1	21.2	50.9	49.5	19.1	19.6	11.4	51.1
		(0.6)	(2.8)	(1.5)	(0.7)	(1.3)	(0.6)	(0.9)	(2.8)	(6.0)	(1.0)	(2.1)	(4.7)	(0.6)	(1.7)	(0.4)	(0.5)
	3	45.0	67.5	55.9	34.2	36.7	45.4	42.9	47.2	97.8	30.0	49.3	61.8	23.8	25.6	17.1	63.1
		(0.8)	(8.6)	(3.0)	(1.2)	(1.2)	(1.0)	(1.2)	(4.4)	(6.0)	(1.8)	(3.2)	(5.4)	(0.9)	(2.1)	(0.9)	(1.0)
	4	50.4	72.3	66.3	39.2	40.2	52.8	46.2	57.6	110.7	31.6	56.0	64.8	30.0	37.7	17.0	73.9
		(0.9)	(3.7)	(3.4)	(2.0)	(2.1)	(1.3)	(1.2)	(3.2)	(8.0)	(1.5)	(2.9)	(9.9)	(1.2)	(3.5)	(0.5)	(1.2)
	5+	50.5	68.2	65.9	37.9	42.4	50.6	40.2	71.0	106.2	35.0	53.7	68.5	27.8	42.2	19.2	75.7
		(1.3)	(8.2)	(4.6)	(2.5)	(4.0)	(1.6)	(2.4)	(9.7)	(8.7)	(2.0)	(3.9)	(8.8)	(1.4)	(3.8)	(1.3)	(1.5)
Housing status	Owners - outright	39.1	49.1	51.0	27.8	31.6	43.0	36.3	42.9	90.1	25.6	50.0	51.6	19.2	22.8	13.5	45.0
		(0.5)	(2.5)	(1.7)	(0.8)	(1.1)	(0.6)	(0.7)	(2.2)	(4.8)	(0.8)	(2.4)	(6.1)	(0.7)	(1.2)	(0.3)	(0.5)

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Age of RP	Owners - with mortgage	52.3	68.3	67.7	36.0	37.5	48.9	48.1	54.5	98.0	34.5	52.7	59.5	28.4	29.1	15.1	61.1
		(0.8)	(3.6)	(2.5)	(2.1)	(1.6)	(0.9)	(1.7)	(4.1)	(3.4)	(2.0)	(1.3)	(5.2)	(1.0)	(5.3)	(0.7)	(0.6)
	Renters / other	29.6	32.3	32.2	23.1	23.3	27.2	26.3	27.1	62.6	19.0	37.5	34.4	16.1	15.8	11.8	28.3
		(0.4)	(4.2)	(0.8)	(1.0)	(1.4)	(0.4)	(0.8)	(2.0)	(4.6)	(1.0)	(1.8)	(1.7)	(0.6)	(1.8)	(1.1)	(0.4)
	16-34	29.7	39.0	27.8	22.3	28.4	29.8	28.2	41.6	61.9	27.2	47.3	35.1	20.4	23.5	12.5	37.8
		(0.6)	(3.2)	(1.4)	(1.3)	(1.5)	(0.7)	(1.0)	(4.3)	(3.5)	(1.8)	(3.4)	(3.1)	(1.1)	(2.8)	(0.6)	(0.5)
	35-44	42.2	56.4	52.5	32.0	31.8	41.7	35.8	47.7	90.6	27.2	48.1	49.0	25.2	29.2	15.2	57.8
		(0.7)	(4.3)	(2.1)	(1.3)	(1.2)	(0.9)	(1.0)	(3.2)	(5.7)	(1.4)	(2.2)	(7.6)	(1.0)	(2.8)	(0.8)	(0.9)
	45-54	47.1	69.7	56.2	37.5	38.0	45.5	41.8	56.3	97.3	31.1	47.2	55.7	26.4	28.6	16.6	58.4
		(0.8)	(7.9)	(2.2)	(1.5)	(1.9)	(1.0)	(1.2)	(5.6)	(5.9)	(1.4)	(2.2)	(4.0)	(1.1)	(2.8)	(0.8)	(0.9)
55-64	45.3	49.4	56.3	32.5	42.2	41.0	43.7	51.8	104.5	28.5	47.8	46.7	25.8	20.9	13.9	49.6	
	(0.8)	(2.7)	(2.7)	(2.1)	(2.5)	(0.9)	(1.3)	(3.5)	(8.3)	(1.9)	(2.0)	(4.0)	(1.2)	(1.9)	(0.6)	(0.8)	
65-74	32.1	34.1	36.1	19.9	28.0	33.9	29.5	26.9	71.2	17.8	40.3	38.4	16.0	12.4	8.7	34.6	
	(0.6)	(1.8)	(1.6)	(0.7)	(1.7)	(0.8)	(1.1)	(2.6)	(8.6)	(1.2)	(2.2)	(4.3)	(0.7)	(1.4)	(0.6)	(0.8)	
75+	24.4	37.5	27.3	15.5	17.7	27.3	20.9	14.0	52.2	12.4	37.9	28.0	11.6	8.5	7.2	25.1	
	(0.4)	(4.9)	(1.0)	(0.9)	(0.7)	(0.7)	(0.7)	(1.4)	(6.5)	(1.0)	(2.8)	(1.9)	(0.6)	(1.2)	(0.7)	(0.7)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: AT2, BE1, DE1, ES1, ES2, ES3, ES4, FI20, GR1, IT4, IT5, IT7, NL1, NL4, SI1, SK1 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	37.9	49.5	43.5	27.7	31.9	36.9	34.3	43.3	83.7	25.3	45.8	43.9	21.6	22.3	13.5	45.1
	(0.3)	(1.9)	(0.7)	(0.6)	(0.8)	(0.3)	(0.5)	(1.8)	(2.3)	(0.5)	(1.0)	(3.2)	(0.5)	(1.0)	(0.3)	(0.1)
p10	9.9	10.2	11.1	7.3	8.4	12.3	10.0	9.1	22.9	7.3	17.1	12.3	5.1	1.9	4.7	13.0
	(0.1)	(0.6)	(0.5)	(0.3)	(0.1)	(0.2)	(0.2)	(0.7)	(1.0)	(0.3)	(1.5)	(0.5)	(0.1)	(0.9)	(0.1)	(0.2)
p20	14.5	15.9	16.0	11.0	11.6	16.4	14.3	14.9	32.8	10.1	24.1	17.1	7.5	5.6	6.0	17.9
	(0.2)	(0.6)	(0.5)	(0.5)	(0.4)	(0.3)	(0.2)	(0.7)	(1.8)	(0.3)	(1.1)	(0.5)	(0.2)	(0.6)	(0.1)	(0.2)
p30	18.9	21.6	21.3	14.6	15.0	20.4	18.1	20.1	42.8	13.2	30.2	21.8	9.9	8.1	7.6	24.0
	(0.2)	(0.6)	(0.6)	(0.3)	(0.5)	(0.2)	(0.2)	(1.0)	(1.8)	(0.5)	(1.1)	(0.7)	(0.2)	(0.9)	(0.2)	(0.2)
p40	23.7	26.6	26.4	18.0	19.3	24.6	22.2	26.6	52.8	16.7	35.3	26.4	12.9	12.9	9.6	30.2
	(0.2)	(0.7)	(0.6)	(0.4)	(0.5)	(0.2)	(0.3)	(0.8)	(2.0)	(0.5)	(0.8)	(0.8)	(0.3)	(0.8)	(0.2)	(0.2)
p50	28.5	33.6	32.5	22.0	24.0	29.2	26.3	32.3	64.8	20.6	40.6	32.3	15.4	18.0	11.2	36.3
	(0.3)	(0.7)	(0.7)	(0.4)	(0.6)	(0.3)	(0.3)	(0.8)	(1.8)	(0.6)	(1.5)	(1.2)	(0.4)	(1.1)	(0.2)	(0.3)
p60	34.9	42.6	40.1	26.7	28.5	34.6	32.1	38.4	75.7	25.1	46.8	39.7	18.4	23.1	13.4	44.5
	(0.3)	(1.7)	(0.8)	(0.5)	(0.6)	(0.3)	(0.5)	(1.6)	(2.7)	(0.9)	(1.4)	(1.4)	(0.5)	(1.0)	(0.2)	(0.3)
p70	42.7	53.6	48.7	32.1	35.2	40.8	39.3	49.2	92.7	31.4	54.2	48.2	23.3	27.7	15.6	54.1
	(0.3)	(1.6)	(1.1)	(0.8)	(0.9)	(0.4)	(0.6)	(1.6)	(2.7)	(0.7)	(1.6)	(1.9)	(0.6)	(1.5)	(0.3)	(0.3)
p80	53.1	69.1	61.0	39.6	45.0	49.2	48.3	60.5	114.8	38.5	64.4	60.7	31.0	34.1	18.4	65.2
	(0.4)	(2.0)	(1.3)	(0.9)	(1.1)	(0.4)	(0.8)	(2.1)	(3.9)	(1.0)	(1.6)	(3.5)	(0.9)	(2.0)	(0.4)	(0.4)
p90	72.8	89.5	85.4	53.4	60.5	64.3	64.9	83.8	154.8	49.0	81.4	79.5	44.4	50.2	24.3	84.1
	(0.9)	(2.7)	(2.6)	(1.6)	(1.6)	(0.9)	(1.2)	(3.5)	(5.6)	(2.2)	(3.0)	(6.8)	(1.8)	(3.5)	(1.0)	(0.6)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Bottom 20%	0.3	0.3	0.2	0.7	1.8	0.2	0.5	0.8	0.4	1.3	0.5	0.2	0.6	1.2	3.7	0.3
	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.4)	(0.2)	(0.1)
20-40%	3.1	6.3	1.5	6.8	7.8	2.2	4.9	4.6	5.9	7.1	4.2	1.5	6.0	7.5	10.6	5.0
	(0.1)	(0.5)	(0.2)	(0.3)	(0.3)	(0.1)	(0.3)	(0.4)	(0.7)	(0.7)	(0.5)	(0.2)	(0.3)	(0.9)	(0.3)	(0.2)
40-60%	11.1	13.5	6.6	14.1	12.7	11.5	13.0	8.9	12.4	12.8	17.2	6.8	11.5	14.3	15.6	14.0
	(0.2)	(0.4)	(0.5)	(0.4)	(0.4)	(0.3)	(0.3)	(0.7)	(0.9)	(1.1)	(0.5)	(1.1)	(0.5)	(1.4)	(0.4)	(0.2)
60-80%	20.8	21.7	18.8	23.4	19.9	21.3	20.9	16.7	18.7	20.3	25.7	17.1	19.5	24.8	22.1	23.6
	(0.3)	(0.6)	(1.0)	(0.5)	(0.6)	(0.5)	(0.5)	(1.2)	(1.2)	(1.6)	(0.6)	(2.5)	(0.8)	(2.5)	(0.4)	(0.2)
80-90%	16.9	16.7	17.3	17.6	15.3	17.1	16.8	15.5	14.8	16.0	18.3	15.6	15.9	17.0	15.9	18.1
	(0.2)	(0.5)	(0.9)	(0.5)	(0.5)	(0.4)	(0.3)	(1.2)	(1.0)	(1.3)	(0.4)	(2.2)	(0.6)	(2.8)	(0.4)	(0.2)
90-100%	47.8	41.5	55.7	37.3	42.6	47.6	44.0	53.4	47.9	42.6	34.1	58.8	46.6	35.2	32.2	39.0
	(0.8)	(1.3)	(2.3)	(1.0)	(1.6)	(1.1)	(1.1)	(2.9)	(3.3)	(4.4)	(1.1)	(6.0)	(1.9)	(3.2)	(1.1)	(0.5)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, AT3, ES2, ES3, ES4, FI1, FI3, FI5, FI6, FI8, FI9, FI10, FI11, FI12, FI13, FI15, FR1, FR2, IT8, NL1, NL2 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	255.3	368.9	222.2	159.7	308.4	258.2	286.4	742.0	791.9	336.3	237.4	281.8	188.2	154.0	83.0	205.2
	(4.3)	(12.0)	(12.1)	(5.1)	(10.9)	(5.9)	(8.0)	(57.7)	(59.1)	(28.9)	(6.3)	(49.8)	(8.3)	(11.6)	(2.0)	(1.9)
p10	3.0	3.7	1.1	3.8	15.8	2.7	5.5	15.1	10.1	16.5	4.8	2.5	3.5	5.2	15.1	2.3
	(0.1)	(0.6)	(0.3)	(0.8)	(4.1)	(0.1)	(0.4)	(4.9)	(1.9)	(4.0)	(1.5)	(0.4)	(0.5)	(2.6)	(1.6)	(0.2)
p20	11.5	24.1	6.0	20.0	79.9	7.8	19.9	98.8	49.3	64.9	15.6	8.3	24.8	30.2	34.2	9.7
	(0.5)	(5.9)	(0.5)	(2.1)	(5.7)	(0.4)	(1.8)	(13.4)	(14.8)	(9.2)	(3.8)	(0.9)	(3.1)	(7.7)	(1.1)	(0.6)
p30	34.4	120.2	15.8	56.0	121.7	21.1	67.0	172.4	254.8	120.0	38.4	18.1	57.0	58.8	44.2	50.7
	(1.1)	(12.1)	(1.3)	(3.0)	(4.0)	(1.2)	(6.1)	(13.1)	(27.7)	(10.2)	(8.0)	(2.1)	(3.3)	(6.3)	(1.2)	(3.1)
p40	85.0	197.9	33.2	84.9	156.7	76.7	133.0	238.1	392.7	170.1	127.0	39.3	84.6	81.2	53.3	102.5
	(2.2)	(5.7)	(2.0)	(2.9)	(5.2)	(4.8)	(6.0)	(13.4)	(18.3)	(6.8)	(11.8)	(4.3)	(2.9)	(8.3)	(1.2)	(2.3)
p50	140.7	249.9	67.9	110.2	193.1	150.3	187.1	331.9	494.4	215.6	208.0	92.8	106.0	105.2	64.4	143.4
	(2.0)	(8.6)	(5.0)	(2.6)	(5.3)	(3.2)	(4.6)	(17.1)	(19.9)	(9.6)	(9.0)	(9.7)	(2.5)	(10.4)	(1.3)	(2.1)
p60	199.8	313.9	126.8	145.0	241.3	210.5	234.9	435.9	585.9	264.8	252.3	162.6	136.3	138.9	76.5	184.9
	(2.3)	(8.5)	(5.0)	(5.2)	(6.2)	(3.6)	(4.5)	(25.6)	(20.6)	(7.7)	(9.5)	(10.1)	(4.3)	(9.2)	(1.8)	(2.1)
p70	261.5	390.8	207.7	182.9	301.5	271.4	292.5	606.7	708.2	331.8	303.4	232.4	181.8	182.5	90.6	239.4
	(2.3)	(12.7)	(8.3)	(5.6)	(9.0)	(4.0)	(4.9)	(31.7)	(33.9)	(15.8)	(9.5)	(10.4)	(3.9)	(19.3)	(2.9)	(2.4)
p80	352.0	515.5	308.5	236.9	393.7	359.6	390.6	860.9	966.1	457.5	373.7	331.3	241.4	245.5	111.6	312.1
	(4.2)	(15.8)	(9.8)	(7.5)	(10.8)	(6.4)	(8.6)	(43.1)	(38.1)	(21.6)	(11.5)	(14.4)	(7.6)	(15.0)	(3.8)	(3.6)
p90	537.7	767.0	494.8	354.8	583.2	556.7	602.0	1619.2	1465.9	661.0	515.5	572.6	374.8	325.2	156.9	450.5
	(6.6)	(31.2)	(18.8)	(20.5)	(22.1)	(13.2)	(17.3)	(159.3)	(68.9)	(40.8)	(19.6)	(38.3)	(15.3)	(43.6)	(7.3)	(5.8)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, AT3, ES2, ES3, ES4, FI1, FI3, FI5, FI6, FI8, FI9, FI10, FI11, FI12, FI13, FI15, FR1, FR2, IT8, NL1, NL2 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Mean	228.0	338.6	195.2	147.8	273.6	233.3	274.7	670.9	710.1	322.4	154.0	265.0	157.9	148.7	79.7	168.8
	(4.2)	(11.8)	(11.9)	(5.0)	(10.6)	(5.8)	(8.1)	(56.5)	(58.2)	(28.5)	(6.2)	(47.9)	(8.1)	(11.5)	(2.0)	(1.9)
p10	1.2	2.8	0.1	2.0	6.2	1.6	5.0	7.3	5.0	14.3	-10.8	1.0	1.6	4.2	12.9	0.1
	(0.1)	(0.5)	(0.1)	(0.4)	(1.3)	(0.1)	(0.5)	(3.1)	(2.0)	(4.4)	(4.8)	(0.4)	(0.4)	(2.6)	(1.3)	(0.4)
p20	8.0	18.0	3.5	15.0	46.8	5.7	18.0	59.4	34.7	60.3	4.5	6.1	12.0	28.1	30.2	4.6
	(0.4)	(4.3)	(0.5)	(1.5)	(6.0)	(0.4)	(1.4)	(9.1)	(6.6)	(8.1)	(2.5)	(0.9)	(1.9)	(7.0)	(1.0)	(0.3)
p30	26.2	80.6	11.6	48.7	87.4	17.7	57.0	126.5	119.3	108.0	15.2	15.0	34.9	54.4	40.4	19.8
	(0.9)	(9.8)	(1.4)	(3.3)	(4.5)	(1.0)	(4.8)	(12.8)	(29.1)	(8.8)	(4.8)	(1.9)	(3.2)	(7.0)	(0.8)	(1.0)
p40	60.5	149.6	27.8	73.8	122.9	53.4	116.3	189.1	269.2	158.2	39.3	34.7	55.2	71.8	50.8	56.6
	(1.6)	(9.7)	(1.8)	(3.4)	(3.9)	(4.3)	(5.3)	(12.5)	(20.4)	(7.5)	(8.8)	(4.1)	(2.7)	(7.8)	(1.2)	(2.1)
p50	106.3	206.2	51.4	101.9	159.6	115.7	173.4	266.9	397.8	201.2	78.8	76.4	78.7	100.7	61.2	96.5
	(1.7)	(7.0)	(3.2)	(2.5)	(4.9)	(4.0)	(3.9)	(17.3)	(17.1)	(11.7)	(8.1)	(11.0)	(3.0)	(11.3)	(1.7)	(2.1)
p60	162.9	274.1	97.2	129.8	205.3	174.8	221.3	357.7	502.2	254.6	131.9	139.6	104.7	136.4	72.4	139.3
	(2.0)	(9.2)	(3.9)	(4.0)	(6.1)	(3.9)	(4.2)	(22.1)	(18.7)	(7.4)	(10.3)	(12.0)	(3.5)	(9.2)	(2.0)	(2.4)
p70	226.1	359.4	163.5	166.3	264.7	237.2	282.0	509.8	637.5	308.8	199.9	208.4	144.0	177.8	86.1	192.1
	(2.4)	(10.1)	(7.7)	(5.1)	(9.0)	(3.7)	(4.8)	(34.9)	(28.7)	(14.9)	(9.2)	(9.8)	(5.7)	(20.2)	(2.6)	(2.6)
p80	315.9	483.6	261.1	220.4	358.5	328.7	375.0	768.6	889.7	417.2	281.9	310.8	198.6	237.5	108.0	270.1
	(3.7)	(16.8)	(7.2)	(7.4)	(10.6)	(5.9)	(8.6)	(55.9)	(42.0)	(21.4)	(11.6)	(13.5)	(5.5)	(15.2)	(3.0)	(3.6)
p90	499.5	705.1	442.3	331.8	541.9	511.0	572.9	1469.9	1375.4	636.2	411.8	542.2	309.9	317.2	151.9	402.5
	(7.0)	(33.8)	(21.9)	(20.5)	(19.7)	(11.2)	(16.4)	(162.7)	(73.0)	(38.2)	(13.6)	(35.9)	(12.4)	(33.3)	(7.0)	(5.0)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES1, ES2, ES3, ES4, F11, F13, F15, F16, F18, F19, F110, F111, F112, F113, F115, NL1, NL2, NL3 for information on country-specific issues that may affect the comparability of the figures.

Table J4 Net wealth inequality indicators

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Share indicators (%)	Top 5% share	37.6	31.3	45.6	25.4	33.3	36.5	32.1	42.5	39.9	31.7	27.8	47.6	39.3	22.4	21.8	29.7
		(1.0)	(1.4)	(2.9)	(1.0)	(1.9)	(1.4)	(1.2)	(3.4)	(3.9)	(5.1)	(1.4)	(7.7)	(2.3)	(3.4)	(1.1)	(0.6)
	Top 10% share	50.8	44	59.2	38.8	45.6	50	44.8	56.7	51.3	43.4	43.2	61.1	51.4	35.7	32.8	43.7
		(0.8)	(1.4)	(2.3)	(1.1)	(1.7)	(1.2)	(1.1)	(2.9)	(3.4)	(4.4)	(1.5)	(6.2)	(2.1)	(3.4)	(1.1)	(0.5)
	50-90% share	43.3	45.9	38	48.8	42.4	44.6	44.9	35.9	40.1	43	55.2	36.1	39.9	50.5	46.6	49.5
		(0.7)	(1.1)	(2.1)	(0.8)	(1.2)	(1.0)	(0.9)	(2.4)	(2.8)	(3.3)	(1.3)	(5.4)	(1.7)	(2.9)	(0.8)	(0.5)
Quantile ratio indicators	p90/p50 ratio	4.7	3.4	8.6	3.3	3.4	4.4	3.3	5.5	3.5	3.2	5.2	7.1	3.9	3.2	2.5	4.2
		(0.1)	(0.2)	(0.7)	(0.2)	(0.1)	(0.2)	(0.1)	(0.7)	(0.2)	(0.2)	(0.5)	(1.0)	(0.2)	(0.4)	(0.1)	(0.1)
	p80/p20 ratio	39.5	26.9	74.9	14.7	7.7	58.1	20.9	12.9	25.7	6.9	62.6	51.2	16.6	8.5	3.6	58.6
		(1.9)	(6.6)	(9.8)	(1.5)	(1.0)	(3.7)	(1.6)	(2.2)	(5.6)	(1.1)	(30.5)	(6.4)	(2.5)	(3.6)	(0.1)	(5.5)
Inequality measures	Gini coefficient	0.682	0.608	0.758	0.561	0.599	0.679	0.61	0.697	0.661	0.573	0.707	0.762	0.66	0.534	0.448	0.641
		(0.006)	(0.011)	(0.014)	(0.009)	(0.014)	(0.008)	(0.009)	(0.019)	(0.023)	(0.034)	(0.021)	(0.040)	(0.015)	(0.023)	(0.010)	(0.004)
	Atkinson (e=1)	0.709	0.662	0.786	0.548	0.573	0.742	0.636	0.663	0.707	0.562	0.589	0.793	0.665	0.5	0.375	0.677
		(0.006)	(0.016)	(0.015)	(0.013)	(0.018)	(0.008)	(0.010)	(0.025)	(0.025)	(0.039)	(0.020)	(0.031)	(0.016)	(0.039)	(0.013)	(0.007)
	Theil index	0.938	0.687	1.208	0.514	0.76	0.983	0.733	0.991	0.955	0.719	0.583	1.223	0.974	0.469	0.361	0.689
		(0.036)	(0.033)	(0.111)	(0.021)	(0.059)	(0.077)	(0.031)	(0.097)	(0.109)	(0.166)	(0.028)	(0.250)	(0.110)	(0.051)	(0.021)	(0.019)
	Pietra index	0.497	0.436	0.574	0.401	0.428	0.495	0.434	0.526	0.474	0.408	0.52	0.572	0.479	0.387	0.313	0.468
		(0.004)	(0.009)	(0.012)	(0.008)	(0.011)	(0.006)	(0.007)	(0.018)	(0.020)	(0.026)	(0.015)	(0.037)	(0.012)	(0.019)	(0.008)	(0.003)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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, NL and FI.

See country notes: ES1, ES2, ES3, ES4, FI1, FI3, FI5, FI6, FI8, FI9, FI10, FI11, FI12, FI13, FI15, NL1, NL2, NL3 for information on country-specific issues that may affect the comparability of the figures.

Table K1 Middle quintile net wealth households - selected characteristics

% of households

	euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA1110i Has HMR	79.2	94.8	39.4	92.8	95.4	77.5	93.2	94.7	93.9	97.6	55.9	52.0	90.8	97.9	99.6	92.2
	(0.9)	(1.7)	(2.2)	(1.2)	(1.9)	(1.8)	(1.0)	(2.3)	(3.0)	(1.4)	(5.6)	(5.3)	(1.8)	(1.7)	(0.4)	(0.9)
DA1120i Has other real estate property	20.5	6.8	9.9	31.6	37.0	19.6	17.2	52.6	17.2	24.9	2.5	9.2	23.2	17.9	16.1	20.5
	(0.9)	(1.4)	(1.7)	(3.1)	(2.9)	(1.6)	(1.2)	(6.6)	(4.0)	(4.3)	(1.3)	(1.9)	(2.5)	(7.5)	(3.0)	(1.2)
DA1130i Has vehicles	79.3	84.2	79.0	72.1	76.4	N	84.5	95.2	90.1	87.0	84.1	79.2	75.4	84.5	66.8	69.4
	(0.9)	(2.6)	(2.5)	(2.5)	(2.1)		(1.4)	(2.3)	(3.1)	(3.1)	(5.0)	(2.4)	(2.0)	(9.3)	(3.4)	(1.4)
DA1140i Has self-employment business wealth	8.7	4.7	8.8	7.8	8.4	6.4	12.5	17.4	1.5	5.5	3.8	3.4	5.0	7.1	7.9	16.2
	(0.6)	(1.5)	(1.6)	(1.4)	(1.8)	(0.8)	(1.0)	(3.4)	(0.8)	(2.0)	(2.7)	(1.4)	(1.2)	(6.5)	(1.9)	(1.0)
DA2101i Has deposits	96.5	98.5	99.8	74.7	100.0	99.8	94.6	83.1	99.1	97.1	94.2	99.5	94.8	95.5	95.1	100.0
	(0.2)	(0.8)	(0.2)	(3.1)	(0.2)	(0.1)	(0.6)	(3.6)	(0.9)	(1.6)	(2.4)	(0.3)	(1.2)	(2.1)	(1.6)	(0.1)
DA2102i Has mutual funds	10.3	14.2	21.6	0.7	4.3	9.8	3.1	1.5	12.6	7.4	17.2	8.6	1.5	7.4	1.4	25.1
	(0.8)	(2.2)	(2.8)	(0.6)	(1.4)	(1.0)	(0.5)	(1.1)	(3.1)	(2.2)	(3.6)	(1.8)	(0.8)	(4.4)	(0.9)	(1.2)
DA2103i Has bonds	3.9	5.1	4.1	0.1	1.0	0.9	11.5	1.8	3.3	20.6	5.5	2.5	0.2	1.0	1.7	0.2
	(0.5)	(1.4)	(1.5)	(0.1)	(0.4)	(0.3)	(1.1)	(1.2)	(1.7)	(4.4)	(2.0)	(1.1)	(0.1)	(1.0)	(0.9)	(0.1)
DA2105i Has shares (publicly traded)	8.6	9.3	11.0	1.0	8.9	11.9	2.2	34.7	8.1	7.0	11.2	5.4	3.7	7.7	0.8	14.7
	(0.7)	(1.9)	(2.3)	(0.5)	(1.6)	(1.0)	(0.6)	(4.8)	(2.5)	(2.9)	(3.4)	(1.3)	(1.2)	(3.3)	(0.8)	(1.0)
DA2107i Has money owed to household	6.6	4.4	12.3	4.0	9.3	3.6	1.1	8.7	8.0	1.5	7.9	11.5	7.2	6.9	10.9	M
	(0.6)	(1.3)	(2.2)	(1.2)	(1.5)	(0.6)	(0.3)	(2.8)	(2.5)	(0.8)	(2.9)	(2.1)	(1.4)	(3.3)	(2.1)	
DA2109i Has voluntary pensions/whole life insurance	31.1	46.5	57.0	1.6	22.8	36.1	13.6	46.9	40.7	18.1	49.5	19.8	13.7	22.5	14.8	23.9
	(1.0)	(3.5)	(3.1)	(0.6)	(2.3)	(1.6)	(1.5)	(5.6)	(4.8)	(3.9)	(5.6)	(2.3)	(2.5)	(4.9)	(2.3)	(1.1)
DA2199i Has other types of financial assets	4.7	1.9	10.1	0.0	2.4	6.0	2.3	1.0	1.0	2.4	1.9	1.4	0.5	0.0	0.5	0.0
	(0.5)	(0.9)	(2.0)	(0.1)	(0.8)	(0.8)	(0.6)	(0.9)	(0.8)	(1.6)	(1.5)	(0.7)	(0.3)	(0.1)	(0.4)	(0.1)
DL1000i Has debt	47.3	55.4	47.0	33.7	50.4	54.2	24.2	71.6	70.4	29.0	66.0	35.4	47.4	47.8	29.0	62.8
	(1.0)	(3.7)	(2.9)	(3.0)	(3.0)	(1.6)	(1.4)	(5.0)	(4.2)	(4.5)	(6.0)	(2.8)	(2.9)	(7.7)	(3.6)	(1.4)
DL1100i Has mortgage debt	34.0	42.5	26.8	18.3	37.7	37.6	12.1	50.6	56.2	17.8	53.1	22.3	40.7	18.9	8.6	46.8
	(0.9)	(3.9)	(2.6)	(2.2)	(2.9)	(1.6)	(1.2)	(6.1)	(4.8)	(3.8)	(5.6)	(2.8)	(2.9)	(7.5)	(1.5)	(1.4)
DL1110i Has HMR mortgage	30.6	42.3	24.2	16.2	31.3	31.1	11.8	44.4	52.1	13.9	52.7	21.1	39.0	16.8	8.5	46.8
	(0.9)	(3.9)	(2.4)	(2.1)	(2.7)	(1.5)	(1.2)	(5.0)	(4.7)	(3.3)	(5.5)	(2.9)	(2.8)	(7.6)	(1.5)	(1.4)
DL1120i Has other property mortgage	5.2	0.3	4.2	2.4	8.5	10.0	0.4	11.6	5.4	6.8	1.1	1.6	2.9	2.1	0.1	M
	(0.5)	(0.2)	(1.3)	(0.8)	(2.3)	(1.0)	(0.2)	(3.4)	(2.2)	(3.1)	(1.2)	(0.8)	(1.0)	(3.0)	(0.1)	
DL1200i Has non-mortgage debt	26.5	28.9	32.7	20.7	25.3	34.7	15.8	52.8	42.8	19.3	32.3	20.2	19.4	43.1	22.0	N
	(1.0)	(3.1)	(2.8)	(3.0)	(2.3)	(1.5)	(1.2)	(5.1)	(4.8)	(4.2)	(4.8)	(2.4)	(2.1)	(8.3)	(3.8)	
DOABLETOSAVE Regular expenses less than income	39.8	45.4	54.0	17.5	32.0	M	35.2	19.0	46.9	20.3	38.2	42.8	18.9	25.5	37.6	M
	(1.3)	(3.5)	(3.6)	(2.5)	(2.8)		(1.8)	(3.9)	(4.5)	(4.2)	(6.1)	(3.1)	(2.7)	(8.9)	(3.5)	
DOCREDITC Credit constrained household	7.8	4.1	7.0	4.2	10.4	10.3	M	3.3	4.9	2.0	1.8	3.8	4.4	15.6	13.1	M
	(0.6)	(1.4)	(1.9)	(1.2)	(1.6)	(1.2)		(1.8)	(2.0)	(1.1)	(1.3)	(1.0)	(0.9)	(6.6)	(3.4)	

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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.

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: ES1, ES2, ES3, ES4, ES7, ES8, F11, F12, F13, F15, F16, F18, F19, F110, F111, F112, F113, F115, IT3, NL1, NL2, NL3 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	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
DA3001 Total assets	127.4	234.2	61.8	105.5	180.2	144.7	181.3	309.7	464.3	213.5	170.1	87.0	92.6	104.9	63.0	123.3
	(2.1)	(9.4)	(4.4)	(2.7)	(5.5)	(3.7)	(4.5)	(18.4)	(20.3)	(9.5)	(29.6)	(11.3)	(3.6)	(11.7)	(1.5)	(1.7)
DA1000 Total real assets	108.6	204.6	31.0	101.5	162.9	124.9	164.0	282.7	425.4	186.0	160.2	61.8	83.3	101.1	59.0	111.7
	(2.3)	(3.3)	(5.7)	(2.0)	(5.8)	(3.6)	(4.4)	(17.1)	(20.1)	(8.8)	(29.1)	(12.7)	(3.6)	(11.3)	(1.8)	(2.2)
DA2100 Total financial assets	11.5	20.3	29.3	3.9	7.4	10.8	8.0	18.4	25.2	18.6	42.8	21.3	5.1	1.5	2.6	6.9
	(0.6)	(2.9)	(1.9)	(0.7)	(1.3)	(0.9)	(0.6)	(3.9)	(5.5)	(3.0)	(7.0)	(2.7)	(0.8)	(0.8)	(0.3)	(0.5)
DL1000 Total outstanding balance of household's liabilities	49.0	41.8	23.1	15.4	37.0	52.7	22.0	55.7	88.4	23.9	137.8	18.0	42.6	2.9	3.9	53.9
	(3.0)	(8.4)	(7.6)	(3.8)	(4.5)	(5.1)	(5.5)	(9.6)	(15.7)	(8.2)	(12.3)	(6.2)	(4.5)	(2.3)	(1.7)	(3.0)
DL1100 Outstanding balance of mortgage debt	70.0	59.7	70.0	39.3	47.5	70.1	60.0	77.6	102.2	31.2	140.8	46.4	48.6	N	25.6	62.4
	(2.6)	(10.6)	(9.7)	(11.7)	(6.8)	(4.6)	(7.4)	(14.5)	(18.4)	(11.3)	(9.1)	(15.1)	(4.5)		(4.1)	(2.4)
DL1200 Outstanding balance of non-mortgage debt	4.6	6.2	3.4	3.1	4.5	6.3	6.0	8.3	11.3	4.5	11.4	2.8	3.0	1.9	1.4	7.3
	(0.3)	(0.9)	(0.5)	(1.0)	(1.0)	(0.8)	(0.8)	(2.5)	(2.2)	(2.2)	(6.4)	(0.7)	(0.8)	(1.1)	(0.8)	(0.5)
DN3001 Net wealth	106.4	206.6	51.5	102.1	159.7	115.8	173.4	267.5	399.8	201.7	79.0	76.6	78.8	101.2	61.2	96.5
	(1.7)	(7.1)	(3.2)	(2.5)	(4.9)	(4.0)	(3.9)	(17.3)	(17.1)	(11.6)	(8.2)	(11.0)	(3.0)	(11.8)	(1.7)	(2.1)
DI2000 Total household gross income	27.2	35.3	37.5	21.0	22.2	29.0	25.0	32.8	62.4	21.1	40.3	32.3	14.9	15.6	11.4	34.3
	(0.6)	(2.6)	(2.0)	(1.2)	(1.4)	(0.9)	(0.8)	(3.3)	(4.5)	(1.8)	(3.8)	(2.0)	(0.5)	(4.6)	(0.6)	(0.8)

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.

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: ES1, ES2, ES3, ES4, F11, F12, F13, F15, F16, F18, F19, F110, F111, F112, F113, F115, NL1, NL2, NL3 for information on country-specific issues that may affect the comparability of the figures.

Table X1 Context table on population structures
 % of households

		euro area	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household size	1	31.7	33.8	39.6	20.1	19.8	35.3	24.9	20.8	30.0	18.8	35.8	38.7	17.7	27.0	23.1	39.6
	2	32.2	31.8	34.5	28.3	29.8	32.5	30.4	30.9	28.0	25.7	33.4	34.7	30.6	26.5	23.8	34.7
	3	16.5	15.0	12.8	24.2	24.3	13.8	19.5	18.2	17.0	22.3	12.8	11.3	25.9	18.7	20.4	11.0
	4	14.1	12.6	9.4	23.3	20.6	12.0	18.7	17.5	16.0	22.1	11.2	8.9	18.6	20.5	21.5	9.6
	5+	5.6	6.8	3.8	4.1	5.4	6.4	6.5	12.6	9.0	11.1	6.9	6.5	7.3	7.4	11.2	5.1
Housing status	Owners - outright	40.6	41.2	26.2	58.5	55.3	38.3	59.1	41.7	34.3	64.9	13.2	31.1	42.0	69.3	80.6	36.4
	Owners - with mortgage	19.8	28.5	18.0	13.9	27.8	17.0	9.6	35.0	32.8	12.9	43.9	16.7	34.0	12.5	9.3	32.8
	Renters / other	39.6	30.4	55.8	27.6	16.9	44.7	31.3	23.3	32.9	22.3	42.9	52.3	24.0	18.2	10.1	30.8
Percentile of EA Income	I	20.0	17.0	16.9	29.6	28.7	15.0	20.6	19.2	3.9	32.8	7.1	14.3	46.4	43.6	65.9	13.2
	II	20.0	16.6	17.4	23.4	20.6	22.9	22.6	15.3	6.8	24.1	12.2	19.0	24.2	17.7	23.4	16.3
	III	20.1	18.8	19.4	21.1	20.2	22.6	20.6	20.2	11.2	18.6	19.3	20.4	13.4	19.6	7.7	18.5
	IV	20.0	17.2	20.2	15.7	16.5	23.1	19.9	19.1	18.4	17.0	29.9	21.2	9.3	10.5	2.3	21.2
	V	20.0	30.5	26.1	10.2	14.0	16.4	16.3	26.2	59.7	7.4	31.5	25.0	6.8	8.5	0.7	30.9
Quintiles of EA Net Wealth	I	20.0	15.6	26.7	16.4	11.0	23.0	13.6	10.5	11.5	7.6	23.5	22.3	17.6	11.7	8.4	23.7
	II	20.0	12.0	25.9	18.6	11.7	18.0	17.1	9.7	13.6	12.3	21.5	24.9	24.7	23.9	41.0	17.1
	III	20.0	14.4	17.4	34.0	28.4	17.0	16.8	15.9	7.2	21.4	19.4	16.1	31.6	32.8	41.9	24.0
	IV	20.0	22.8	14.0	20.3	25.0	20.9	27.2	20.1	11.4	29.3	18.9	17.2	16.4	21.6	6.8	19.9
	V	20.0	35.2	16.1	10.8	24.0	21.1	25.4	43.8	56.4	29.4	16.8	19.5	9.7	9.9	1.9	15.3
Age of RP	16-34	15.5	17.1	18.0	15.2	12.0	19.4	8.6	18.1	16.8	8.7	13.8	17.2	14.7	13.0	16.1	22.2
	35-44	19.5	19.6	18.1	20.7	22.3	19.1	20.4	18.2	22.6	22.5	21.0	18.4	19.2	16.7	19.7	15.6
	45-54	19.9	20.0	20.3	17.7	20.6	16.9	21.1	23.8	22.7	21.4	21.9	20.6	20.3	27.5	24.7	18.8
	55-64	17.1	16.8	14.9	18.6	16.7	18.4	17.5	16.6	15.8	21.9	20.8	19.4	17.1	19.3	19.1	19.2
	65-74	14.6	12.3	16.1	15.5	14.2	11.7	16.2	13.9	13.8	13.7	14.6	14.4	15.1	12.8	16.4	12.2
	75+	13.4	14.2	12.7	12.4	14.2	14.5	16.2	9.4	8.3	11.7	7.8	9.9	13.7	10.7	4.1	12.0

Source: Household Finance and Consumption Survey - wave 2010. See endnote NL1 for data from the Netherlands in wave 2010.
 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 shows the weighted structure of the households of the HFCS samples.
 Owners refers to households owning their main residence - outright are owners without mortgage collateralised on the household's main residence, owners with mortgage owners with mortgage collateralised on the household's main residence. See the section "General notes" for the definition of the reference person used in the age of the RP breakdown.

General notes

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

The document "The Household Finance and Consumption Survey – Methodological Report for the First Wave" provides a detailed overview of the main methodological features of the survey. That report describes the survey mode, fieldwork, the questionnaire, the sample design, the unit and item 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 2009 and 2012, as indicated in the table of reference periods available on the following pages. The differences in reference years can be particularly relevant for the values of financial and real assets, many of which have changed during the financial and economic crisis.

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

Standard errors, displayed in brackets with a grey font, were calculated with the Rao-Wu rescaled bootstrap method using replicate weights provided by the countries (1000 replicates; see 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	Assets & Liabilities	Income
Belgium	04/2010 – 10/2010	Time of interview	2009
Germany	09/2010 – 07/2011	Time of interview	2009
Greece	06/2009 – 09/2009	Time of interview	Last 12 months
Spain	10/2011 – 04/2012	Time of interview	2010
France	10/2009 – 02/2010	Time of interview	2009
Italy	01/2011 – 08/2011	31/12/2010	2010
Cyprus	04/2010 – 01/2011	Time of interview	2009
Luxembourg	09/2010 – 04/2011	Time of interview	2009
Malta	10/2010 – 02/2011	Time of interview	Last 12 months
Netherlands	04/2010 – 12/2010	31/12/2009	2009
Austria	09/2010 – 05/2011	Time of interview	2009
Portugal	04/2010 – 07/2010	Time of interview	2009
Slovenia	10/2010 – 12/2010	Time of interview	2009
Slovakia	09/2010 – 10/2010	Time of interview	Last 12 months
Finland	01/2010 – 05/2010	31/12/2009	2009

Inflation adjustment factors

	Inflation adjustment factor between waves			HICP 2015=100, annual data		
	Waves 2014 and 2017 (waves 2 and 3)	Waves 2010 and 2017 (waves 1 and 3)	Waves 2010 and 2014 (waves 1 and 2)	Wave 2010 (wave 1)	Wave 2014 (wave 2)	Wave 2017 (wave 3)
Belgium	1.0467901	1.1296558	1.0791617	92.09	99.38	104.03
Germany	1.0220220	1.0954936	1.0718884	93.20	99.90	102.10
Estonia	1.0504726	.	.	.	99.46	104.48
Ireland	1.0110331	.	.	.	99.70	100.80
Greece	1.0082089	1.0752030	1.0664487	94.81	101.11	101.94
Spain	1.0105336	1.0489994	1.0380648	96.94	100.63	101.69
France	1.0156141	1.0976850	1.0808092	92.44	99.91	101.47
Italy	1.0000000	1.0788337	1.0788337	92.60	99.90	99.90
Cyprus	0.9791277	1.0458513	1.0681460	95.09	101.57	99.45
Latvia	1.0321676	.	.	.	99.79	103.00
Luxembourg	1.0427256	1.1396544	1.0929571	91.44	99.94	104.21
Hungary	1.0290174	.	.	.	99.94	102.84
Malta	1.0287520	1.0992483	1.0685260	91.79	98.08	100.90
Netherlands	1.0194028	1.1118421	1.0906798	91.20	99.47	101.40
Austria	1.0405242	1.1451076	1.1005103	90.14	99.20	103.22
Poland	0.9910626	.	.	.	100.70	99.80
Portugal	1.0300343	1.1114736	1.0790647	91.95	99.22	102.20
Slovenia	1.0063517	1.0804475	1.0736281	93.85	100.76	101.40
Slovakia	1.0054808	1.1004472	1.0944487	91.69	100.35	100.90
Finland	1.0144503	1.1239364	1.1079266	89.32	98.96	100.39

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, Hungary, and Poland did not participate in wave 2010 (wave 1).

Croatia and Lithuania did not participate in waves 2010 and 2014 (waves 1 and 2).

Country specific notes

Austria

- AT1 Saving contracts include life insurance contracts due to its common use as a savings vehicle and the data collection at the household level. Values of life insurance contracts calculated based on the information on starting time and length of the contract, contribution to the life insurance and periodicity of the contribution.
- AT2 If respondents were not able to provide gross amounts, net income was collected for employee, self-employment and pension income and converted to gross amounts using information on the employment status, household structure, geographical location and the tax code in Austria.
- AT3 Every farmer is treated as having a self-employed business. In case the farmer could not separate the values of the household's main residence from the value of the farm the value was split during the imputation procedure according to similar farmers who gave separated values. The total of self-employed business and household main residence was not changed by the procedure but only the share going towards each category was imputed.

Belgium

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

Germany

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

Spain

- ES1 The variable additional private loans - outstanding amount (HC0370) was not collected.
- ES2 The variable market value of mutual funds - portfolio items - hedge funds (HD1320e) was not collected. The information on hedge funds was provided in the other fund types.
- ES3 The variable value of the other assets (HD1920) was not fully collected.
- ES4 Information on public pensions includes also private pensions; information on private pensions was not collected separately.
- ES5 Food expenditure at home includes also food expenditure outside home; food expenditure outside home was not collected separately.
- ES6 The variable ability to get financial assistance from friends or relatives (HI0800) was not collected.
- ES7 The variable re-applying for credit (HC1320) was not collected.
- ES8 The question on credit constraints refers to the last two years. Moreover, the variable (HC1400) was not collected if the household was granted a loan during the last two years. Therefore, the figure on credit-constrained households is likely to be a downward estimate.

Finland

- F11 Information on valuables was not collected.
- F12 Ownership of vehicles based on register data, values estimated.
- F13 Value of main residence estimated using transaction prices. Ownership of other properties derived from registers and values estimated using transaction prices.
- F14 Ownership of saving accounts not separately collected. Deposits covered jointly under the sight accounts item.
- F15 Value of saving accounts not collected separately, amounts are included jointly under the sight accounts item. The values of deposits are statistically matched from the 2004 wealth survey.
- F16 Values of unlisted shares were estimated using register data on dividends, for enterprises that paid dividends in the year 2009.
- F17 No distinction can be made between self-employment and non-self-employment private businesses. Non-self-employment business wealth included in DA1140 value of self-employment businesses and not in DA2199 other types of financial assets.
- F18 Values of publicly traded shares, bonds and mutual funds based on register data.
- F19 Additional assets in managed accounts not collected.
- F110 Money owed to household as private loans not collected.
- F111 Information on whole life insurance was not collected. Individual private voluntary pensions estimated from register data.
- F112 Variable on other assets not available.
- F113 Data on outstanding amounts of debt and loan payments based on register data.
- F114 Household main residence and other property mortgages collected together under one mortgages item.
- F115 Credit line/overdraft debt and credit card debt are not collected.
- F116 Only HMR mortgage payments are available. Payments for other property mortgages and for non-collateralised debt are not collected.
- F117 Debt service to income ratio not provided, due to the limited coverage of debt payments (only HMR mortgage debt payments are collected).
- F118 Food consumption expenditure items are not collected.
- F119 Variables on access to credit and credit constraints not collected.
- F120 All income data are register data, except for income from regular private transfers and interest received.
- F121 The variable on access to financial assistance not collected.
- F122 The variable last 12 month expenses were below/above income (HI0600) was not collected.

France

- FR1 The variables for other properties have not been fully imputed.
- FR2 Valuables are constructed as a residual between total assets and the sum of all other specific assets, and is thus reported for all households. Information about vehicles is not collected, but the value of vehicles is included in valuables.
- FR3 The variable on the relationship between income and expenditure not collected.

Greece

- GR1 Income collected as net income, gross values estimated.

Italy

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

- IT2 Credit constrained households variable not provided. Credit constrained households questions only partly covered in Italy - question on success with re-application after initial request for credit was refused not asked. Other comparability issues in wording.
- IT3 Variables on received gifts and inheritances not collected.
- IT4 Income from private business other than self-employment not collected.
- IT5 Information on income from financial investments is estimated using average interest rates and information collected on households' financial assets.
- IT6 The variable on access to financial assistance not collected.
- IT7 Income collected as net income, gross values estimated.
- IT8 All Italian government securities are included in bonds.

Netherlands

- NL1 Compared to the data from wave 2017, the data from waves 2010 and 2014 (waves 1 and 2) are based on smaller samples (ca. 1200 households) and information about assets and liabilities is derived from existing Dutch surveys. Instead, the data from wave 2017 are based on a larger sample (ca. 2500 households) and exactly follows the wording of the HFCN questionnaire. Therefore, the waves 2010 and 2014 may show more sampling uncertainty and differences in the exact wording may have influenced the outcomes as well. Overall, the 2017 wave data are better aligned to the data on household wealth published by Statistics Netherlands.
- NL2 Information on the values of bonds are incomplete, as some data from respondents that indicated having this item is missing.
- NL3 Information on the values of other property mortgages and non-collateralised loans are incomplete, as some data from respondents that indicated having this item is missing.
- NL4 Missing observations for income from private business other than self-employment were not imputed due to the low number of responses.

Slovenia

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

Slovakia

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

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	IT	Italy
BE	Belgium	JP	Japan
BG	Bulgaria	LT	Lithuania
CH	Switzerland	LU	Luxembourg
CY	Cyprus	LV	Latvia
CZ	Czech Republic	MT	Malta
DK	Denmark	NL	Netherlands
DE	Germany	PL	Poland
EE	Estonia	PT	Portugal
IE	Ireland	RO	Romania
ES	Spain	SE	Sweden
FI	Finland	SI	Slovenia
FR	France	SK	Slovakia
GR	Greece	UK	United Kingdom
HR	Croatia	US	United States
HU	Hungary		

Others

CAPI	Computer Assisted Personal Interview
CATI	Computer Assisted Telephone Interview
CAWI	Computer Assisted Web Interview
ESA	European System of Accounts
EU-SILC	European Union Statistics on Income and Living Conditions
FKP	Financially knowledgeable person
HFCN	Household Finance and Consumption Network
HFCS	Household Finance and Consumption Survey
HMR	Household Main Residence
ISCED	International Standard Classification of Education
ISCO	International Standard Classification of Occupations
MI	Multiple Imputation
NACE	European Classification of Economic Activities
NCB	National Central Bank
NSI	National Statistical Institute
PSU	Primary Sampling Unit
RP	Reference Person
UDB	User Database

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