



EUROPEAN CENTRAL BANK

EUROSYSTEM

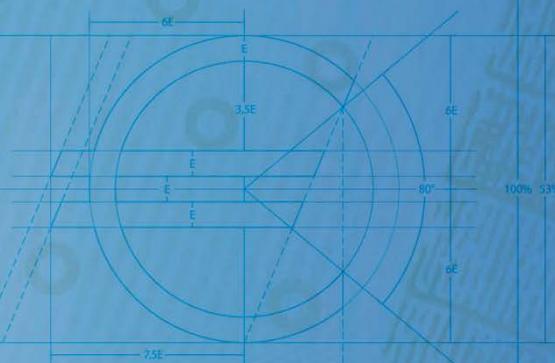
The Household Finance and Consumption Survey

Wave 2014

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 2014 (second wave) of the HFCS, along several dimensions.

A key distinguishing feature of the HFCS is that it provides country-representative data, which have been collected in a harmonised way in 20 European Union member states for a sample of 84,600 households. The report “The Household Finance and Consumption Survey – Methodological Report for the Second 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 2.4. Compared to the previous publication of the results of the second HFCS wave in April 2017, the data from Spain has changed and now has reference year 2014 (previously 2011). In addition, the data have been partly revised in Estonia, Italy, Malta, Poland, Portugal and Finland. 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
All	DA3001 Total assets	132.8	266.2	77.1	50.0	169.0	73.5	162.2	159.4	158.0	237.2	17.0	538.7	30.4	232.1	195.2	100.4	62.5	100.2	85.6	55.7	160.3
		(1.7)	(9.0)	(4.8)	(1.9)	(3.3)	(3.6)	(3.8)	(3.2)	(2.8)	(21.4)	(1.3)	(17.0)	(0.8)	(7.2)	(3.8)	(7.0)	(2.1)	(2.4)	(2.5)	(1.8)	(2.3)
	DL1000 Total outstanding balance of household's liabilities	28.1	49.8	15.2	6.4	63.0	12.1	45.1	27.0	15.0	75.7	7.2	89.8	6.2	19.3	86.7	12.4	2.4	48.5	5.0	6.0	40.4
		(1.2)	(4.2)	(1.6)	(1.0)	(4.2)	(1.9)	(3.1)	(1.9)	(1.9)	(9.1)	(1.8)	(9.4)	(0.4)	(2.6)	(5.1)	(1.6)	(0.2)	(1.7)	(0.4)	(1.0)	(1.3)
	DL1000i Has debt	42.7	48.4	45.1	36.8	56.8	27.1	48.9	47.2	23.0	59.1	33.5	54.6	36.9	37.1	63.1	34.4	37.0	45.9	38.6	36.7	57.4
	(0.4)	(1.2)	(1.1)	(1.0)	(0.7)	(1.1)	(1.0)	(0.6)	(0.6)	(2.1)	(1.6)	(1.4)	(0.8)	(1.1)	(1.4)	(1.1)	(1.0)	(0.8)	(1.0)	(1.4)	(0.5)	
	DN3001 Net wealth	98.4	217.9	60.8	43.5	100.6	65.1	122.3	113.3	147.0	170.1	14.2	437.5	26.2	210.7	82.0	85.9	57.1	67.0	80.4	50.3	108.8
		(1.5)	(6.9)	(3.7)	(2.2)	(3.0)	(4.0)	(3.1)	(3.7)	(3.9)	(16.2)	(0.9)	(17.5)	(0.5)	(6.7)	(6.3)	(5.6)	(2.3)	(2.5)	(2.5)	(1.3)	(2.0)
Owners	DH Households	61.0	70.3	44.3	76.5	70.5	72.1	80.4	58.7	68.3	73.5	76.0	67.6	84.2	80.2	57.5	47.7	77.4	74.7	73.7	85.4	67.6
	DA3001 Total assets	233.2	346.4	263.0	64.5	239.0	98.4	195.9	270.9	226.5	304.9	23.2	753.2	36.2	276.3	297.2	330.7	83.4	129.7	110.7	63.6	237.4
		(2.0)	(6.2)	(8.4)	(1.6)	(5.8)	(3.6)	(3.9)	(4.1)	(3.6)	(12.0)	(1.6)	(22.4)	(0.9)	(6.2)	(6.1)	(9.3)	(2.5)	(2.9)	(2.9)	(1.7)	(2.7)
	DL1000 Total outstanding balance of household's liabilities	59.8	62.9	65.0	10.0	103.3	17.8	52.2	62.1	34.6	86.4	10.2	148.8	6.9	25.9	131.1	44.7	3.4	57.6	6.3	7.6	71.0
	(1.2)	(4.5)	(4.5)	(1.2)	(3.4)	(2.7)	(4.2)	(2.6)	(3.5)	(8.2)	(2.2)	(11.7)	(0.4)	(3.2)	(6.1)	(6.8)	(0.3)	(2.0)	(0.6)	(1.1)	(1.4)	
DL1000i Has debt	48.4	57.6	52.0	39.1	63.2	30.0	52.6	56.5	25.3	66.3	35.0	59.7	37.9	40.8	80.4	40.3	38.7	52.1	39.2	37.2	62.3	
	(0.4)	(1.4)	(1.5)	(1.1)	(0.7)	(1.2)	(1.1)	(0.7)	(0.8)	(2.6)	(2.0)	(1.6)	(0.9)	(1.3)	(1.4)	(1.6)	(1.1)	(0.9)	(1.2)	(1.5)	(0.5)	
DN3001 Net wealth	195.6	297.6	221.0	59.2	170.5	88.2	158.2	228.4	213.5	235.8	19.9	652.8	31.9	261.5	192.3	300.6	76.9	95.7	104.8	57.6	186.1	
	(2.4)	(9.1)	(9.6)	(1.6)	(4.0)	(5.0)	(4.0)	(3.3)	(3.2)	(18.8)	(0.8)	(28.8)	(0.9)	(6.8)	(7.6)	(10.5)	(2.6)	(3.2)	(2.6)	(2.0)	(2.2)	
Non-owners	DH Households	39.0	29.7	55.7	23.5	29.5	27.9	19.7	41.3	31.8	26.5	24.0	32.4	15.8	19.8	42.5	52.3	22.6	25.3	26.3	14.6	32.4
	DA3001 Total assets	10.4	10.5	12.2	2.1	5.1	4.0	6.0	14.0	7.5	27.2	0.3	23.7	2.7	14.3	14.3	13.5	1.3	4.1	3.8	3.0	4.5
		(0.4)	(1.8)	(1.0)	(0.5)	(0.4)	(0.9)	(1.2)	(0.5)	(0.4)	(15.2)	(0.2)	(3.7)	(0.4)	(1.7)	(1.7)	(0.7)	(0.2)	(0.7)	(0.7)	(0.3)	(0.3)
	DL1000 Total outstanding balance of household's liabilities	4.0	4.2	3.4	1.3	2.5	2.5	8.8	4.0	4.5	17.5	0.7	16.7	2.6	2.5	11.0	3.3	0.7	3.3	1.9	1.5	6.1
	(0.2)	(0.7)	(0.4)	(0.4)	(0.3)	(0.6)	(2.8)	(0.3)	(0.6)	(10.1)	(1.0)	(3.0)	(0.5)	(1.4)	(1.8)	(0.5)	(0.1)	(0.6)	(0.2)	(0.9)	(0.4)	
DL1000i Has debt	33.7	26.5	39.6	29.3	41.5	19.5	34.1	33.8	17.9	38.9	28.8	43.9	31.6	21.9	39.8	29.1	31.1	27.5	37.0	34.0	47.1	
	(0.7)	(2.4)	(1.5)	(2.2)	(1.6)	(1.5)	(2.4)	(1.1)	(1.0)	(4.6)	(4.0)	(2.7)	(1.9)	(2.5)	(2.7)	(1.3)	(1.9)	(1.8)	(2.2)	(4.0)	(1.2)	
DN3001 Net wealth	8.5	9.1	10.0	1.5	3.5	3.0	3.5	11.8	6.6	13.2	0.2	18.3	1.5	13.7	11.0	12.0	0.9	2.7	2.6	2.7	2.1	
	(0.3)	(1.9)	(0.9)	(0.4)	(0.3)	(1.0)	(0.7)	(0.6)	(0.4)	(9.8)	(0.1)	(3.6)	(0.4)	(1.8)	(1.7)	(0.7)	(0.2)	(0.6)	(0.5)	(0.4)	(0.2)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, DE1, DE2, DE3, DE4, DE5, EE1, EE2, EE3, EE4, EE5, EE6, EE7, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, GR1, HU1, HU2, HU3, HU4, HU5, HU6, HU7, HU8, HU9, HU10, HU11, HU12, HU13, HU14, IE1, IE2, IE3, IE4, IE5, IE6, IE7, IE8, IT1, IT2, IT3, LV1, LV2, LV3, LV4, LV5, LV6, LV7, LV8, MT1, MT2, MT3, MT4, MT5, MT6, MT7, NL1, NL2, NL3, NL4, NL5, NL6, NL7, NL8, NL9, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL9, PL10, PL11, PL12, PL13, PL14, PL15, PL16, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI1, SI2, SI3, SI4, SI5, SI6, SI7, SI8, SI9, SI10, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
All	DA3001 Total assets	249.4	370.0	240.0	105.6	287.3	111.8	284.1	278.6	235.7	462.9	47.5	865.7	55.5	356.1	233.1	275.7	101.5	170.2	144.3	71.4	236.5
		(3.7)	(13.7)	(11.2)	(6.9)	(7.5)	(5.5)	(8.2)	(6.2)	(5.2)	(42.0)	(5.4)	(54.2)	(1.9)	(24.3)	(6.5)	(32.2)	(3.3)	(8.6)	(12.5)	(2.6)	(2.1)
	DL1000 Total outstanding balance of household's liabilities	68.0	82.1	57.0	23.4	124.9	27.9	72.1	70.5	44.1	128.1	22.4	178.4	12.7	46.7	129.9	50.1	13.8	62.8	17.1	14.7	75.5
		(1.1)	(4.6)	(2.6)	(1.1)	(6.1)	(1.5)	(2.2)	(1.7)	(2.1)	(8.8)	(2.4)	(8.5)	(0.6)	(2.6)	(7.5)	(3.2)	(0.9)	(1.0)	(1.1)	(1.2)	(1.0)
	DL1000i Has debt	42.7	48.4	45.1	36.8	56.8	27.1	48.9	47.2	23.0	59.1	33.5	54.6	36.9	37.1	63.1	34.4	37.0	45.9	38.6	36.7	57.4
	(0.4)	(1.2)	(1.1)	(1.0)	(0.7)	(1.1)	(1.0)	(0.6)	(0.6)	(2.1)	(1.6)	(1.4)	(0.8)	(1.1)	(1.4)	(1.1)	(1.0)	(0.8)	(1.0)	(1.4)	(0.5)	
	DN3001 Net wealth	219.9	330.3	214.3	97.0	216.3	104.2	248.8	243.1	225.6	387.3	40.0	768.4	50.8	338.8	151.1	258.4	96.4	141.3	137.7	66.0	193.2
		(3.6)	(13.4)	(11.0)	(6.8)	(6.8)	(5.5)	(8.1)	(5.9)	(4.9)	(41.4)	(5.0)	(53.4)	(1.8)	(24.4)	(6.4)	(32.1)	(3.2)	(8.5)	(12.5)	(2.5)	(2.1)
Owners	DH Households	61.0	70.3	44.3	76.5	70.5	72.1	80.4	58.7	68.3	73.5	76.0	67.6	84.2	80.2	57.5	47.7	77.4	74.7	73.7	85.4	67.6
	DA3001 Total assets	374.6	478.0	469.2	127.3	390.0	143.7	335.6	433.3	330.7	578.5	55.1	1187.3	63.5	431.3	374.5	515.2	127.4	216.4	175.7	81.9	336.6
		(5.9)	(17.3)	(24.6)	(8.3)	(10.1)	(7.3)	(10.0)	(9.9)	(6.8)	(54.1)	(4.0)	(76.7)	(2.2)	(30.2)	(11.1)	(59.0)	(4.1)	(11.8)	(13.1)	(2.9)	(3.3)
	DL1000 Total outstanding balance of household's liabilities	90.2	94.6	98.1	26.9	152.2	32.3	77.0	90.4	55.0	138.3	24.1	214.9	13.5	52.1	168.8	79.2	16.3	70.9	19.7	16.2	97.2
	(1.5)	(5.3)	(4.3)	(1.3)	(7.5)	(1.8)	(2.4)	(2.1)	(2.5)	(9.4)	(2.2)	(10.2)	(0.6)	(2.8)	(10.0)	(5.5)	(1.1)	(1.3)	(1.4)	(1.4)	(1.3)	
DL1000i Has debt	48.4	57.6	52.0	39.1	63.2	30.0	52.6	56.5	25.3	66.3	35.0	59.7	37.9	40.8	80.4	40.3	38.7	52.1	39.2	37.2	62.3	
	(0.4)	(1.4)	(1.5)	(1.1)	(0.7)	(1.2)	(1.1)	(0.7)	(0.8)	(2.6)	(2.0)	(1.6)	(0.9)	(1.3)	(1.4)	(1.6)	(1.1)	(0.9)	(1.2)	(1.5)	(0.5)	
DN3001 Net wealth	330.4	423.5	418.1	116.8	293.8	134.0	295.1	379.3	316.8	486.7	46.7	1059.1	58.4	410.1	238.8	483.3	121.1	179.4	168.0	75.9	276.0	
	(5.8)	(17.1)	(24.3)	(8.2)	(8.9)	(7.3)	(10.0)	(9.7)	(6.5)	(53.5)	(3.9)	(75.7)	(2.2)	(30.3)	(10.8)	(58.8)	(4.0)	(11.7)	(13.1)	(2.8)	(3.2)	
Non-owners	DH Households	39.0	29.7	55.7	23.5	29.5	27.9	19.7	41.3	31.8	26.5	24.0	32.4	15.8	19.8	42.5	52.3	22.6	25.3	26.3	14.6	32.4
	DA3001 Total assets	53.9	113.9	57.4	35.0	41.9	29.3	73.3	58.4	31.5	143.1	23.4	194.5	12.8	51.2	41.9	57.5	12.7	33.6	56.1	10.6	27.5
		(2.1)	(20.9)	(4.1)	(10.3)	(7.6)	(3.4)	(9.7)	(3.0)	(2.7)	(39.9)	(18.0)	(27.9)	(1.4)	(6.0)	(3.5)	(26.8)	(1.5)	(4.5)	(29.6)	(2.6)	(1.6)
	DL1000 Total outstanding balance of household's liabilities	18.5	17.3	14.0	8.5	25.5	10.2	41.6	23.3	11.1	79.9	15.7	74.9	7.4	5.8	23.7	13.5	3.3	17.5	9.4	5.3	15.6
	(1.1)	(3.8)	(1.7)	(1.6)	(3.8)	(1.8)	(6.4)	(2.6)	(1.6)	(23.8)	(7.7)	(12.8)	(1.3)	(1.0)	(4.0)	(1.6)	(0.6)	(2.2)	(1.7)	(1.5)	(1.0)	
DL1000i Has debt	33.7	26.5	39.6	29.3	41.5	19.5	34.1	33.8	17.9	38.9	28.8	43.9	31.6	21.9	39.8	29.1	31.1	27.5	37.0	34.0	47.1	
	(0.7)	(2.4)	(1.5)	(2.2)	(1.6)	(1.5)	(2.4)	(1.1)	(1.0)	(4.6)	(4.0)	(2.7)	(1.9)	(2.5)	(2.7)	(1.3)	(1.9)	(1.8)	(2.2)	(4.0)	(1.2)	
DN3001 Net wealth	47.5	109.4	51.8	32.5	31.3	27.3	59.1	50.0	29.5	112.0	18.9	161.6	10.5	50.0	32.5	53.6	11.7	28.8	52.6	8.8	20.1	
	(2.1)	(20.8)	(3.9)	(10.2)	(7.5)	(3.5)	(8.2)	(2.7)	(2.7)	(37.8)	(16.6)	(26.7)	(1.3)	(6.0)	(3.5)	(26.7)	(1.5)	(4.4)	(29.3)	(2.3)	(1.6)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, DE1, DE2, DE3, DE4, DE5, EE1, EE2, EE3, EE4, EE5, EE6, EE7, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, GR1, HU1, HU2, HU3, HU4, HU5, HU6, HU7, HU8, HU9, HU10, HU11, HU12, HU13, HU14, IE1, IE2, IE3, IE4, IE5, IE6, IE7, IE8, IT1, IT2, IT3, LV1, LV2, LV3, LV4, LV5, LV6, LV7, LV8, MT1, MT2, MT3, MT4, MT5, MT6, MT7, NL1, NL2, NL3, NL4, NL5, NL6, NL7, NL8, NL9, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL9, PL10, PL11, PL12, PL13, PL14, PL15, PL16, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI1, SI2, SI3, SI4, SI5, SI6, SI7, SI8, SI9, SI10, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	98.4	217.9	60.8	43.5	100.6	65.1	122.3	113.3	147.0	170.1	14.2	437.5	26.2	210.7	82.0	85.9	57.1	67.0	80.4	50.3	108.8
		(1.5)	(6.9)	(3.7)	(2.2)	(3.0)	(4.0)	(3.1)	(3.7)	(3.9)	(16.2)	(0.9)	(17.5)	(0.5)	(6.7)	(6.3)	(5.6)	(2.3)	(2.5)	(2.5)	(1.3)	(2.0)
Income	Bottom 20%	23.4	25.7	3.2	14.6	71.3	32.4	59.3	15.5	23.0	59.5	3.0	33.2	13.1	114.4	13.8	6.3	27.7	23.2	48.6	29.8	6.0
		(2.3)	(19.9)	(0.8)	(3.0)	(7.2)	(4.2)	(4.5)	(2.6)	(6.3)	(23.4)	(1.3)	(22.5)	(0.8)	(15.5)	(5.5)	(0.9)	(2.6)	(3.4)	(4.7)	(2.3)	(1.4)
	20-40%	50.4	148.4	19.0	30.8	50.1	50.9	89.7	44.8	91.2	133.0	9.6	290.0	19.6	198.3	47.6	26.8	39.6	55.7	50.3	44.0	67.3
		(3.2)	(23.6)	(3.5)	(3.5)	(11.4)	(4.3)	(6.7)	(5.8)	(7.6)	(29.7)	(1.9)	(52.2)	(1.0)	(19.4)	(18.4)	(5.4)	(2.8)	(4.0)	(6.1)	(2.5)	(6.4)
	40-60%	91.3	227.9	56.3	39.1	80.7	62.4	119.4	102.6	124.5	171.5	15.9	396.1	26.7	199.1	74.2	95.9	58.3	67.1	85.2	44.1	111.3
		(5.0)	(18.6)	(7.4)	(5.1)	(10.8)	(6.2)	(10.7)	(9.3)	(5.7)	(45.7)	(2.6)	(49.4)	(0.7)	(21.7)	(20.3)	(14.7)	(4.3)	(5.3)	(5.0)	(3.9)	(4.7)
	60-80%	146.8	283.5	99.1	60.1	110.2	85.0	166.9	178.0	200.2	222.7	17.6	603.0	30.8	246.7	123.5	170.3	80.3	76.6	95.0	65.3	148.3
		(3.8)	(19.0)	(8.3)	(3.6)	(8.4)	(7.5)	(12.4)	(7.9)	(5.3)	(33.4)	(1.8)	(33.6)	(1.7)	(23.0)	(17.6)	(21.4)	(7.3)	(5.6)	(6.0)	(3.0)	(5.3)
	80-90%	212.9	299.2	192.6	71.4	142.6	107.0	199.5	248.1	269.0	317.9	35.2	763.9	42.5	301.8	148.0	242.9	98.4	113.0	128.4	70.6	199.0
		(8.0)	(41.1)	(26.9)	(7.5)	(15.2)	(12.3)	(13.6)	(11.9)	(12.0)	(65.7)	(6.0)	(64.6)	(2.5)	(42.3)	(29.6)	(22.3)	(11.5)	(10.7)	(8.1)	(7.3)	(7.6)
	90-100%	362.6	404.6	345.7	129.1	286.5	137.5	408.1	497.7	442.0	542.5	62.7	1206.6	99.3	426.1	170.9	397.6	127.5	214.7	167.0	102.5	366.7
		(11.4)	(46.9)	(33.3)	(10.9)	(20.5)	(16.1)	(36.6)	(17.5)	(23.9)	(129.5)	(20.9)	(107.8)	(5.6)	(47.0)	(31.1)	(33.6)	(11.0)	(22.0)	(12.9)	(11.4)	(11.7)
Net wealth	Bottom 20%	0.8	2.2	< 0.1	0.4	-4.3	0.7	0.9	3.0	2.5	1.3	0.0	4.5	0.9	13.2	-7.9	1.0	0.5	0.4	0.7	3.5	0.1
		(0.1)	(0.5)	(0.1)	(0.2)	(2.0)	(0.4)	(0.3)	(0.2)	(0.3)	(2.3)	(0.1)	(1.5)	(0.3)	(2.5)	(2.9)	(0.2)	(0.1)	(0.1)	(0.3)	(0.8)	(0.1)
	20-40%	23.5	95.2	10.7	17.7	10.2	29.7	57.6	27.7	44.2	74.3	5.2	142.2	13.0	127.0	13.6	15.9	29.2	24.6	38.7	31.0	22.6
		(0.9)	(9.5)	(0.9)	(1.3)	(1.1)	(2.2)	(2.6)	(1.7)	(4.0)	(11.1)	(0.7)	(23.1)	(0.5)	(4.6)	(2.4)	(1.1)	(1.3)	(1.7)	(2.5)	(1.6)	(1.7)
	40-60%	98.5	218.0	61.1	43.6	100.7	65.3	122.3	113.3	147.0	171.1	14.2	438.4	26.2	211.0	82.2	86.2	57.1	67.1	80.4	50.4	108.8
		(1.5)	(7.0)	(3.8)	(2.1)	(3.0)	(4.0)	(3.1)	(3.7)	(3.8)	(16.4)	(0.9)	(17.5)	(0.5)	(6.9)	(6.4)	(5.6)	(2.2)	(2.5)	(2.4)	(1.3)	(2.0)
	60-80%	211.8	352.0	174.9	77.0	210.8	110.7	224.8	235.9	246.1	309.4	29.3	757.3	48.6	339.1	192.6	252.8	105.9	126.8	128.6	74.8	212.9
		(2.1)	(6.6)	(7.6)	(1.9)	(5.4)	(6.5)	(5.7)	(4.0)	(5.2)	(20.4)	(2.1)	(22.6)	(1.1)	(9.2)	(7.5)	(9.9)	(3.7)	(3.4)	(3.1)	(2.2)	(2.3)
	80-90%	371.3	560.2	357.2	142.9	396.0	186.1	386.2	415.1	389.0	589.4	59.4	1192.1	84.1	510.2	315.9	421.5	169.8	218.5	204.3	111.7	352.3
		(4.4)	(18.0)	(14.9)	(6.5)	(13.0)	(8.9)	(11.3)	(8.1)	(8.4)	(63.9)	(4.9)	(47.0)	(1.7)	(22.2)	(10.4)	(12.3)	(5.8)	(8.4)	(5.5)	(5.3)	(3.8)
	90-100%	735.5	1037.2	728.1	317.7	901.3	349.5	789.8	814.1	740.0	1384.4	149.8	2433.1	160.6	904.2	523.4	801.0	301.9	439.8	346.7	178.1	649.3
		(12.3)	(67.2)	(32.8)	(19.0)	(38.8)	(33.2)	(51.9)	(20.5)	(31.6)	(223.4)	(20.8)	(144.6)	(5.4)	(83.2)	(19.6)	(56.9)	(14.8)	(26.3)	(16.1)	(11.8)	(12.0)
Household size	1	50.0	126.2	24.0	21.0	74.5	40.1	94.9	64.3	84.8	83.5	8.0	300.5	18.4	134.9	36.2	17.6	33.2	40.5	46.8	36.1	53.0
		(2.4)	(18.5)	(4.0)	(2.7)	(7.7)	(4.7)	(6.8)	(3.2)	(6.6)	(21.4)	(1.5)	(37.9)	(0.9)	(12.4)	(8.4)	(1.7)	(2.4)	(4.7)	(4.1)	(2.7)	(4.8)
	2	135.2	255.3	105.7	55.8	123.0	71.7	149.3	174.9	175.6	146.3	15.0	581.3	30.4	214.8	115.0	144.4	54.2	75.0	92.5	56.5	156.9
		(3.5)	(18.3)	(8.7)	(2.3)	(8.0)	(7.2)	(7.1)	(6.7)	(6.0)	(24.6)	(1.8)	(28.8)	(1.4)	(15.3)	(12.9)	(11.8)	(3.0)	(3.5)	(4.5)	(2.6)	(3.4)
	3	110.8	222.1	69.1	53.8	96.2	78.7	116.2	109.0	165.6	223.9	18.2	383.9	29.4	219.5	96.1	157.9	64.9	72.1	86.7	54.7	150.2
		(4.4)	(19.2)	(13.0)	(3.7)	(12.8)	(5.9)	(9.3)	(8.7)	(8.1)	(23.9)	(2.2)	(63.5)	(1.3)	(17.5)	(24.3)	(27.9)	(5.2)	(5.4)	(4.3)	(5.0)	(7.6)
	4	139.4	290.8	119.2	69.9	100.4	85.4	135.0	154.3	183.3	271.4	19.7	542.7	39.0	272.4	110.0	240.8	77.4	79.8	101.6	61.3	152.3
		(5.4)	(21.4)	(17.3)	(5.9)	(9.9)	(8.2)	(10.5)	(7.8)	(6.2)	(29.8)	(5.0)	(63.2)	(2.1)	(16.8)	(21.6)	(30.7)	(7.1)	(6.7)	(5.2)	(4.3)	(7.8)
	5+	106.5	230.5	65.6	81.6	105.5	91.0	122.7	98.4	120.4	249.5	24.7	443.0	28.9	279.9	108.1	248.9	101.7	58.4	129.1	59.6	163.7
		(6.5)	(27.4)	(26.3)	(11.8)	(10.0)	(12.9)	(25.2)	(15.6)	(15.2)	(40.1)	(11.9)	(56.7)	(4.4)	(25.4)	(36.9)	(28.9)	(10.3)	(14.7)	(5.8)	(9.8)	(14.0)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	222.5	346.1	260.3	56.6	239.0	93.3	204.8	259.9	223.1	249.6	19.8	769.1	34.2	279.7	281.6	322.9	78.7	115.9	106.6	59.7	223.6
		(2.5)	(7.6)	(9.5)	(1.7)	(8.5)	(4.1)	(5.7)	(4.7)	(3.6)	(24.1)	(0.8)	(30.1)	(0.9)	(8.6)	(12.1)	(11.5)	(2.9)	(4.6)	(2.7)	(2.1)	(3.8)
	Owners - with mortgage	135.6	230.1	146.9	69.5	88.2	64.3	94.8	160.2	150.1	224.7	24.1	497.6	23.1	168.3	144.2	261.6	66.9	70.7	83.6	49.2	142.5
	(2.9)	(12.3)	(10.5)	(4.7)	(5.6)	(9.0)	(4.7)	(6.1)	(12.6)	(21.0)	(4.8)	(29.6)	(1.3)	(14.7)	(8.2)	(14.3)	(6.3)	(3.6)	(8.1)	(4.4)	(3.2)	
	Renters / other	8.5	9.1	10.0	1.5	3.5	3.0	3.5	11.8	6.6	13.2	0.2	18.3	1.5	13.7	11.0	12.0	0.9	2.7	2.6	2.7	2.1
		(0.3)	(1.9)	(0.9)	(0.4)	(0.3)	(1.0)	(0.7)	(0.6)	(0.4)	(9.8)	(0.1)	(3.6)	(0.4)	(1.8)	(1.7)	(0.7)	(0.2)	(0.6)	(0.5)	(0.4)	(0.2)
Age of RP	16-34	14.3	94.0	9.7	21.1	4.0	6.4	18.6	21.3	14.4	109.3	7.2	102.6	11.7	116.2	11.7	13.4	35.4	21.2	20.3	31.1	7.6
		(1.0)	(16.5)	(1.8)	(2.5)	(0.5)	(2.0)	(6.3)	(1.5)	(2.9)	(33.1)	(2.1)	(31.2)	(1.8)	(14.5)	(5.0)	(1.0)	(4.6)	(3.9)	(5.2)	(6.1)	(1.1)
	35-44	69.5	186.9	53.5	57.0	26.5	58.6	81.2	82.4	83.0	188.2	17.3	274.8	26.4	233.9	39.2	57.0	61.4	60.1	68.4	51.7	103.1
		(3.0)	(20.5)	(8.2)	(4.6)	(4.8)	(8.5)	(7.9)	(5.9)	(13.0)	(32.8)	(2.8)	(25.0)	(1.3)	(14.1)	(18.2)	(13.3)	(5.9)	(4.6)	(6.2)	(3.8)	(6.0)
	45-54	125.4	252.0	99.0	55.0	158.0	83.7	130.0	150.8	155.8	248.7	15.9	508.1	30.9	288.1	104.1	167.2	76.2	71.7	88.8	64.1	151.2
		(3.7)	(14.3)	(14.1)	(3.2)	(8.8)	(7.4)	(9.8)	(10.9)	(7.2)	(22.2)	(2.1)	(39.2)	(1.8)	(26.4)	(17.0)	(18.7)	(5.4)	(4.8)	(5.6)	(5.8)	(4.8)
	55-64	159.6	288.8	124.4	49.7	197.4	82.4	205.2	193.1	193.8	254.6	17.6	626.7	33.3	255.1	125.3	173.8	63.4	99.7	96.9	56.2	164.5
		(4.5)	(21.0)	(11.1)	(4.9)	(11.7)	(7.7)	(11.3)	(8.7)	(8.1)	(68.3)	(2.1)	(43.6)	(1.5)	(17.8)	(18.3)	(24.3)	(3.5)	(6.7)	(3.9)	(4.1)	(5.9)
	65-74	165.9	283.4	126.9	46.8	206.3	72.4	210.0	206.4	196.0	106.9	9.8	738.9	28.0	215.6	158.4	109.2	55.3	88.0	98.6	49.6	187.1
	(4.8)	(26.5)	(22.5)	(6.0)	(11.7)	(5.6)	(12.4)	(8.2)	(6.2)	(53.9)	(3.3)	(75.1)	(1.7)	(20.6)	(17.1)	(16.1)	(3.8)	(8.4)	(5.8)	(2.1)	(5.4)	
75+	116.3	230.2	85.2	35.1	186.5	68.2	126.4	146.3	132.8	96.8	12.9	720.6	21.2	164.8	137.6	94.4	42.3	65.7	63.4	32.7	152.2	
	(4.0)	(24.8)	(14.6)	(3.3)	(9.1)	(6.4)	(6.1)	(5.2)	(7.4)	(29.7)	(1.9)	(52.4)	(1.3)	(17.0)	(18.0)	(21.6)	(3.4)	(6.1)	(6.2)	(2.6)	(9.0)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE2, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, HU1, HU2, HU3, HU4, HU5, HU6, HU7, IE1, IE2, IE3, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	219.9	330.3	214.3	97.0	216.3	104.2	248.8	243.1	225.6	387.3	40.0	768.4	50.8	338.8	151.1	258.4	96.4	141.3	137.7	66.0	193.2
		(3.6)	(13.4)	(11.0)	(6.8)	(6.8)	(5.5)	(8.1)	(5.9)	(4.9)	(41.4)	(5.0)	(53.4)	(1.8)	(24.4)	(6.4)	(32.1)	(3.2)	(8.5)	(12.5)	(2.5)	(2.1)
Income	Bottom 20%	76.9	149.2	53.6	36.0	123.4	50.1	91.4	84.5	77.6	137.2	9.3	246.1	22.4	136.9	84.7	63.8	46.2	61.1	70.7	35.3	66.4
		(2.5)	(17.6)	(6.3)	(5.1)	(6.7)	(5.0)	(5.8)	(6.3)	(3.7)	(29.8)	(1.3)	(29.2)	(2.6)	(11.3)	(12.0)	(6.7)	(2.9)	(27.8)	(11.1)	(2.2)	(3.6)
	20-40%	115.1	231.8	113.9	62.0	136.0	81.3	141.1	107.3	124.0	199.8	23.1	426.5	29.1	260.4	123.2	131.9	63.9	78.8	84.7	51.4	108.8
		(4.3)	(24.4)	(12.8)	(6.4)	(7.6)	(8.6)	(14.6)	(4.5)	(4.7)	(37.2)	(8.3)	(41.6)	(1.5)	(22.0)	(11.8)	(19.0)	(4.4)	(4.8)	(8.6)	(2.9)	(3.8)
	40-60%	165.9	324.1	138.3	67.1	166.3	89.3	189.9	177.9	162.1	264.1	29.1	531.5	39.2	279.7	139.2	181.4	86.3	115.0	116.5	55.2	154.4
		(6.3)	(24.6)	(19.8)	(5.8)	(8.9)	(7.2)	(16.4)	(11.1)	(5.0)	(45.2)	(4.8)	(47.2)	(1.6)	(22.7)	(12.8)	(12.1)	(6.1)	(10.2)	(31.6)	(4.3)	(4.2)
	60-80%	229.7	385.1	195.4	121.2	228.2	126.7	258.4	243.0	256.4	412.5	40.5	815.6	50.1	330.0	187.4	254.2	122.1	144.6	182.8	73.5	205.5
		(8.0)	(25.9)	(27.7)	(28.5)	(13.3)	(12.8)	(20.6)	(7.6)	(6.8)	(71.3)	(9.6)	(60.1)	(2.9)	(33.7)	(23.2)	(20.0)	(9.2)	(22.8)	(35.9)	(4.6)	(5.0)
	80-90%	321.8	423.6	368.1	137.1	301.7	146.4	317.6	337.2	352.2	773.9	54.4	1103.0	66.3	353.9	212.7	365.0	134.0	191.3	195.8	85.4	260.7
		(16.0)	(48.1)	(55.9)	(15.6)	(26.9)	(13.7)	(20.3)	(15.0)	(16.4)	(327.2)	(7.0)	(103.1)	(4.8)	(24.1)	(22.5)	(85.1)	(13.9)	(14.5)	(35.2)	(8.5)	(7.2)
	90-100%	703.7	700.9	777.0	260.9	554.1	201.2	814.8	880.4	663.7	1085.5	143.0	2556.5	160.9	1026.9	229.5	959.4	193.5	424.1	274.1	145.0	601.2
		(26.6)	(99.7)	(79.7)	(30.2)	(43.5)	(21.8)	(60.0)	(53.5)	(34.6)	(147.9)	(37.7)	(460.6)	(13.0)	(248.0)	(26.9)	(303.2)	(15.2)	(53.5)	(31.7)	(17.5)	(18.5)
Net wealth	Bottom 20%	-4.7	1.0	-5.9	0.7	-37.7	-1.1	-5.9	1.6	2.6	-27.3	-5.0	-3.4	-0.1	21.6	-30.2	-4.1	1.7	-2.5	1.0	4.4	-6.0
		(0.7)	(2.1)	(1.4)	(0.2)	(2.9)	(0.6)	(1.4)	(0.5)	(0.3)	(9.5)	(2.1)	(3.8)	(0.4)	(1.6)	(7.4)	(1.8)	(0.2)	(0.6)	(0.4)	(0.5)	(0.5)
	20-40%	26.4	92.8	11.7	17.6	15.4	28.5	56.3	31.1	48.5	73.8	5.0	152.1	12.8	125.4	17.0	17.2	28.3	25.1	37.8	30.3	27.0
		(0.4)	(2.9)	(0.3)	(0.4)	(0.5)	(0.9)	(0.9)	(0.6)	(0.8)	(3.1)	(0.2)	(6.2)	(0.1)	(1.9)	(1.8)	(0.4)	(0.4)	(0.7)	(0.9)	(0.7)	(0.5)
	40-60%	99.7	219.5	63.5	43.7	99.8	66.1	124.3	115.1	144.9	173.7	14.3	439.1	26.5	213.9	83.5	90.3	58.0	68.0	80.2	50.7	109.5
		(0.8)	(2.7)	(1.3)	(0.8)	(1.1)	(1.0)	(1.1)	(0.9)	(0.8)	(7.4)	(0.3)	(6.1)	(0.1)	(2.8)	(2.9)	(2.0)	(0.6)	(0.9)	(0.8)	(0.6)	(0.7)
	60-80%	216.1	356.2	182.5	80.1	218.3	113.3	228.0	241.1	250.3	319.7	29.2	773.3	49.0	338.7	196.0	256.5	106.3	129.5	131.0	75.6	216.5
		(1.2)	(3.4)	(3.0)	(1.0)	(1.5)	(1.7)	(1.7)	(1.3)	(1.4)	(14.2)	(0.6)	(10.5)	(0.3)	(4.6)	(4.4)	(3.4)	(1.1)	(1.0)	(1.3)	(0.8)	(1.0)
	80-90%	377.6	560.8	359.4	145.9	408.7	188.2	392.4	419.9	397.2	603.1	60.1	1225.6	85.3	512.2	319.2	428.2	171.8	223.3	207.4	110.9	359.3
		(1.7)	(4.8)	(4.0)	(2.8)	(3.1)	(2.4)	(3.9)	(2.2)	(2.9)	(37.3)	(1.1)	(18.8)	(0.5)	(6.3)	(5.2)	(3.7)	(1.8)	(2.6)	(1.8)	(2.2)	(1.4)
	90-100%	1147.0	1407.5	1284.2	541.0	1164.1	443.1	1291.5	1235.6	967.9	2215.8	254.8	3749.5	246.6	1486.9	661.1	1438.4	404.7	751.3	671.5	229.5	879.0
		(29.4)	(90.0)	(88.2)	(62.0)	(41.2)	(28.2)	(63.7)	(54.3)	(30.6)	(344.1)	(37.4)	(446.3)	(14.4)	(230.9)	(35.4)	(301.8)	(19.2)	(75.8)	(115.3)	(17.4)	(17.3)
Household size	1	143.7	218.3	126.7	48.8	150.0	58.6	198.8	163.9	150.5	151.6	17.6	540.0	32.3	226.0	116.7	117.9	52.5	98.5	85.3	43.1	112.5
		(4.3)	(15.7)	(10.6)	(5.1)	(9.5)	(4.7)	(19.8)	(6.2)	(6.4)	(25.6)	(2.2)	(45.9)	(1.9)	(21.0)	(9.0)	(9.0)	(2.6)	(13.1)	(20.1)	(2.7)	(4.1)
	2	262.4	400.9	263.3	97.5	236.8	103.1	295.3	288.6	254.4	351.1	36.0	968.7	52.5	299.7	190.9	334.0	90.4	147.5	160.7	73.2	245.4
		(6.1)	(22.2)	(17.3)	(5.6)	(11.3)	(7.8)	(15.6)	(7.6)	(7.6)	(53.6)	(5.9)	(99.9)	(2.4)	(21.0)	(11.6)	(78.9)	(4.7)	(20.8)	(28.6)	(5.7)	(6.0)
	3	231.1	362.6	227.7	97.7	214.0	121.1	238.8	248.3	258.7	389.0	70.4	997.9	53.7	303.1	147.4	276.8	97.7	140.4	131.2	68.8	236.5
		(9.4)	(35.1)	(34.9)	(9.0)	(15.7)	(12.2)	(21.1)	(15.6)	(11.1)	(57.1)	(22.0)	(255.9)	(4.6)	(26.3)	(17.8)	(27.8)	(5.4)	(19.5)	(19.7)	(5.8)	(11.1)
	4	273.9	381.4	360.3	201.6	229.5	135.9	250.5	316.8	251.5	487.8	46.1	732.2	75.9	421.9	146.2	353.8	114.2	167.2	152.5	81.3	264.7
		(15.8)	(26.1)	(72.5)	(48.3)	(17.5)	(10.1)	(18.2)	(33.4)	(11.4)	(116.5)	(10.0)	(67.0)	(6.3)	(103.9)	(15.3)	(48.6)	(7.6)	(12.5)	(21.3)	(6.3)	(16.6)
	5+	273.6	390.2	309.8	164.6	272.8	148.9	252.6	291.8	275.7	722.4	67.8	650.5	79.4	737.3	153.9	525.7	160.7	178.1	228.1	72.6	272.5
		(17.7)	(121.3)	(63.6)	(17.3)	(24.7)	(21.0)	(24.2)	(41.2)	(36.6)	(230.6)	(12.2)	(74.2)	(12.9)	(278.2)	(58.3)	(236.6)	(15.0)	(33.6)	(33.6)	(9.3)	(20.7)

	euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI	
Housing status	Owners - outright	371.1	494.4	484.7	98.8	400.5	140.6	365.7	426.7	329.2	557.9	46.0	1265.7	62.8	441.4	356.1	450.6	120.5	203.8	169.4	76.8	336.4
		(7.6)	(18.9)	(34.7)	(4.2)	(13.2)	(7.9)	(14.7)	(13.1)	(6.6)	(80.4)	(4.2)	(115.7)	(2.5)	(41.0)	(15.9)	(30.3)	(4.2)	(19.2)	(12.5)	(2.9)	(6.3)
	Owners - with mortgage	246.9	338.2	306.3	172.6	178.4	98.9	174.1	279.2	241.8	405.2	49.9	785.3	43.1	283.2	189.9	551.2	124.5	148.1	157.1	71.5	211.9
	(10.0)	(30.1)	(36.3)	(31.2)	(10.4)	(12.3)	(10.9)	(14.3)	(16.0)	(64.3)	(9.4)	(80.7)	(3.2)	(75.2)	(12.8)	(168.1)	(11.7)	(13.3)	(35.2)	(8.8)	(4.1)	
	Renters / other	47.5	109.4	51.8	32.5	31.3	27.3	59.1	50.0	29.5	112.0	18.9	161.6	10.5	50.0	32.5	53.6	11.7	28.8	52.6	8.8	20.1
		(2.1)	(20.8)	(3.9)	(10.2)	(7.5)	(3.5)	(8.2)	(2.7)	(2.7)	(37.8)	(16.6)	(26.7)	(1.3)	(6.0)	(3.5)	(26.7)	(1.5)	(4.4)	(29.3)	(2.3)	(1.6)
Age of RP	16-34	62.4	144.2	48.9	49.4	31.9	53.6	58.7	71.0	83.7	203.7	32.2	266.2	31.2	187.7	46.9	60.6	61.3	68.2	65.7	45.8	49.5
		(3.5)	(19.2)	(8.5)	(5.1)	(5.4)	(9.6)	(11.2)	(4.8)	(9.6)	(45.3)	(8.3)	(43.5)	(2.8)	(22.5)	(10.3)	(8.6)	(4.4)	(37.5)	(16.7)	(7.7)	(3.7)
	35-44	158.4	262.1	175.9	132.7	117.4	97.6	133.0	179.4	158.0	344.5	64.6	464.0	59.2	351.6	92.7	186.6	105.7	121.2	136.8	63.1	179.4
		(6.1)	(25.7)	(21.1)	(16.0)	(11.9)	(9.3)	(9.8)	(9.0)	(10.3)	(79.7)	(22.9)	(42.4)	(6.0)	(80.8)	(17.2)	(23.0)	(8.0)	(16.6)	(31.2)	(4.5)	(8.5)
	45-54	254.3	322.9	270.6	143.2	278.5	130.1	219.4	301.1	250.5	556.9	32.2	879.8	57.6	540.0	153.0	395.7	128.9	153.4	207.9	85.6	233.5
		(10.3)	(21.4)	(28.9)	(32.0)	(15.6)	(10.8)	(12.9)	(27.8)	(13.4)	(140.5)	(4.3)	(121.7)	(3.4)	(128.2)	(15.9)	(122.7)	(9.6)	(15.3)	(44.5)	(7.7)	(7.7)
	55-64	314.8	450.0	345.7	106.2	348.6	127.1	393.3	328.1	289.3	543.1	48.8	1145.8	59.4	302.7	202.7	381.6	105.7	184.4	144.8	70.8	252.8
		(14.2)	(51.1)	(49.3)	(10.2)	(21.3)	(11.0)	(32.4)	(12.6)	(14.5)	(86.1)	(9.0)	(222.0)	(3.7)	(15.9)	(16.1)	(134.3)	(7.9)	(32.8)	(11.8)	(5.3)	(7.2)
	65-74	289.3	452.0	269.9	86.5	372.0	98.7	392.3	324.8	288.3	335.5	29.8	1014.3	49.6	331.3	231.4	222.9	81.9	163.9	122.5	64.7	268.0
	(7.4)	(39.9)	(20.4)	(8.8)	(21.0)	(9.7)	(28.7)	(13.5)	(11.5)	(87.7)	(4.1)	(119.5)	(3.7)	(34.3)	(17.7)	(16.9)	(4.9)	(12.3)	(6.2)	(6.2)	(9.0)	
75+	216.5	335.1	182.1	57.6	304.9	98.6	266.9	273.3	197.3	152.8	26.3	1082.9	33.7	243.2	201.8	233.7	68.4	133.3	96.5	42.6	198.5	
	(5.9)	(28.2)	(15.5)	(6.0)	(21.5)	(8.9)	(20.7)	(12.8)	(7.9)	(30.2)	(5.5)	(125.4)	(2.2)	(21.9)	(18.5)	(37.1)	(6.3)	(29.1)	(9.9)	(3.5)	(7.7)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE2, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, HU1, HU2, HU3, HU4, HU5, HU6, HU7, IE1, IE2, IE3, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA1000i Has real assets	91.2	88.5	81.0	87.1	95.3	91.9	94.4	100.0	96.9	94.5	86.7	93.9	90.4	93.3	91.1	84.5	88.8	90.0	91.5	93.7	85.6
	(0.2)	(1.0)	(0.7)	(0.6)	(0.4)	(0.6)	(0.4)	(0.1)	(0.3)	(1.0)	(1.4)	(0.8)	(0.5)	(0.7)	(1.0)	(0.6)	(0.7)	(0.6)	(0.7)	(0.7)	(0.4)
DA1110i Has HMR	61.0	70.3	44.3	76.5	70.5	72.1	80.4	58.7	68.2	73.5	76.0	67.6	84.2	80.2	57.5	47.7	77.4	74.7	73.7	85.4	67.6
	(0.2)	(1.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.8)	(0.6)	(0.7)	(2.2)	(1.8)	(1.3)	(0.6)	(1.1)	(0.1)	(0.6)	(0.9)	(0.8)	(1.0)	(1.1)	(0.5)
DA1120i Has other real estate property	24.1	18.5	20.2	32.0	23.0	35.7	39.9	23.4	23.1	46.0	39.1	26.3	23.0	34.4	8.1	12.1	18.9	30.3	30.6	19.4	30.4
	(0.3)	(1.1)	(0.9)	(1.0)	(0.7)	(1.5)	(1.0)	(0.5)	(0.6)	(2.3)	(1.9)	(1.2)	(0.7)	(1.2)	(0.7)	(0.7)	(0.8)	(0.9)	(1.0)	(1.2)	(0.4)
DA1130i Has vehicles	76.5	76.2	73.0	52.1	82.5	70.6	76.4	80.0	79.2	87.4	44.4	88.0	50.9	82.7	85.9	76.6	63.0	73.3	76.3	60.7	73.4
	(0.3)	(1.2)	(0.8)	(0.9)	(0.6)	(1.3)	(0.7)	(0.5)	(0.6)	(1.4)	(1.8)	(1.0)	(0.7)	(0.8)	(1.1)	(0.8)	(1.0)	(0.8)	(0.8)	(1.3)	(0.5)
DA1140i Has self-employment business wealth	10.8	8.5	9.3	11.7	20.2	15.7	12.9	8.8	16.0	18.5	10.8	3.9	12.0	16.3	2.7	7.0	18.9	12.7	12.7	10.8	7.6
	(0.2)	(0.9)	(0.4)	(0.6)	(0.7)	(1.1)	(0.5)	(0.3)	(0.7)	(1.7)	(1.3)	(0.5)	(0.4)	(0.6)	(0.5)	(0.6)	(0.9)	(0.6)	(0.6)	(1.1)	(0.2)
DA1400i Has real estate wealth	65.2	73.7	50.0	80.5	73.1	77.6	84.5	63.3	71.2	82.5	81.5	74.7	86.6	82.8	58.8	51.9	79.8	79.0	78.4	86.6	70.7
	(0.3)	(1.2)	(0.5)	(0.4)	(0.2)	(0.6)	(0.7)	(0.6)	(0.8)	(1.9)	(1.6)	(1.3)	(0.6)	(1.0)	(0.4)	(0.7)	(0.9)	(0.8)	(0.9)	(1.1)	(0.5)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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

M = missing value, N = too few observations.

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

See country notes: AT2, DE3, DE4, DE5, EE1, FI1, FI2, FI4, FI5, FI10, FR2, FR3, FR4, GR1, HU1, HU2, HU3, HU4, HU8, HU9, IE4, LV2, LV3, LV7, MT2, MT3, MT7, NL1, NL2, NL3, NL4, NL8, NL9, PL3, PL6, PL7, PL8, PL9, PL10, SI3, SI4, SI11, SI12 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA1000 Total real assets	130.4	250.7	90.9	52.0	163.0	78.2	151.9	134.2	151.5	218.2	20.0	507.4	30.1	209.8	183.6	139.7	70.1	99.7	89.3	54.8	168.5
	(1.7)	(5.6)	(5.2)	(1.6)	(2.4)	(2.6)	(2.5)	(3.1)	(1.8)	(14.2)	(0.9)	(12.7)	(0.8)	(5.5)	(4.4)	(7.2)	(2.3)	(2.0)	(2.4)	(1.5)	(1.5)
DA1110 Value of household's main residence	160.0	250.0	162.0	44.9	150.0	70.0	124.6	182.3	180.0	200.0	15.1	555.6	26.1	180.6	219.6	250.0	64.4	91.3	87.8	50.0	158.3
	(0.9)	(0.3)	(9.2)	(1.5)	(2.6)	(2.5)	(4.0)	(2.2)	(4.0)	(3.5)	(1.2)	(22.9)	(0.3)	(3.2)	(3.8)	(8.4)	(2.8)	(2.8)	(3.1)	(0.8)	(1.3)
DA1120 Value of other real estate property	90.0	179.0	90.2	27.2	200.0	50.0	80.5	114.6	85.0	145.2	10.0	350.0	19.6	106.9	139.5	124.4	28.9	50.0	30.0	13.8	109.4
	(1.9)	(14.8)	(5.7)	(2.1)	(6.6)	(3.0)	(4.9)	(3.9)	(4.9)	(16.5)	(1.2)	(30.1)	(1.3)	(5.9)	(28.2)	(14.1)	(2.5)	(1.5)	(2.4)	(2.6)	(2.3)
DA1130 Value of household's vehicles	5.5	7.0	6.0	4.0	6.0	4.0	5.0	5.0	5.2	7.1	2.2	15.0	2.3	7.0	6.2	7.5	2.9	5.0	4.0	3.5	8.4
	(0.2)	(0.4)	(0.2)	(0.2)	(0.3)	(0.2)	(0.1)	(0.3)	(0.3)	(0.6)	(0.3)	(0.6)	(0.1)	(0.3)	(0.3)	(0.4)	(0.1)	(0.1)	(0.3)	(0.3)	(0.2)
DA1140 Value of self-employment businesses	30.0	57.2	21.6	11.7	10.0	25.5	30.0	75.4	30.0	80.4	3.4	161.3	11.0	43.3	110.4	163.0	38.3	15.5	11.9	5.8	11.7
	(0.9)	(24.6)	(5.1)	(4.3)	(1.5)	(3.7)	(2.8)	(7.9)	(1.4)	(35.6)	(2.8)	(51.7)	(1.2)	(2.4)	(50.4)	(45.9)	(5.6)	(3.9)	(3.6)	(2.3)	(1.5)
DA1400 Real estate wealth	180.0	259.8	180.0	50.0	200.0	80.3	150.7	199.0	190.0	234.7	20.0	600.0	29.4	210.8	224.4	250.0	70.3	100.0	99.9	54.3	187.7
	(0.4)	(7.0)	(5.4)	(1.3)	(4.0)	(4.0)	(4.0)	(2.3)	(6.6)	(13.9)	(0.8)	(16.1)	(0.4)	(5.2)	(3.9)	(3.8)	(2.2)	(0.2)	(2.4)	(2.1)	(1.6)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT2, DE3, DE4, DE5, EE1, FI1, FI2, FI4, FI5, FI10, FR2, FR3, FR4, GR1, HU1, HU2, HU3, HU4, HU8, HU9, IE4, LV2, LV3, LV7, MT2, MT3, MT7, NL1, NL2, NL3, NL4, NL8, NL9, PL3, PL6, PL7, PL8, PL9, PL10, SI3, SI4, SI11, SI12 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	61.0	70.3	44.3	76.5	70.5	72.1	80.4	58.7	68.2	73.5	76.0	67.6	84.2	80.2	57.5	47.7	77.4	74.7	73.7	85.4	67.6
		(0.2)	(1.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.8)	(0.6)	(0.7)	(2.2)	(1.8)	(1.3)	(0.6)	(1.1)	(0.1)	(0.6)	(0.9)	(0.8)	(1.0)	(1.1)	(0.5)
Income	Bottom 20%	47.3	44.2	20.3	62.0	60.2	64.6	67.6	33.0	48.0	59.5	61.2	38.4	77.9	58.5	25.4	24.7	62.1	60.6	64.3	80.2	37.5
		(0.8)	(3.7)	(2.2)	(2.5)	(1.6)	(2.5)	(2.1)	(1.4)	(1.8)	(6.3)	(4.3)	(3.8)	(1.7)	(3.6)	(3.2)	(1.8)	(2.3)	(2.4)	(2.8)	(2.5)	(1.5)
	20-40%	51.5	59.4	33.7	73.1	56.9	68.6	73.5	45.1	59.9	71.1	70.6	61.6	82.1	81.0	45.2	37.6	70.3	66.8	66.3	83.1	55.7
		(0.8)	(4.1)	(2.3)	(2.3)	(1.5)	(2.7)	(2.2)	(1.5)	(1.6)	(7.2)	(4.5)	(3.9)	(1.3)	(2.7)	(3.6)	(2.4)	(2.1)	(2.2)	(2.6)	(3.0)	(1.5)
	40-60%	59.0	74.2	43.8	77.6	67.8	71.9	82.5	58.4	66.0	65.4	80.2	72.1	84.6	83.1	57.2	49.3	79.1	76.1	75.1	83.0	71.0
		(0.8)	(3.6)	(2.3)	(2.3)	(1.5)	(2.1)	(2.0)	(1.6)	(1.7)	(7.4)	(4.0)	(3.5)	(1.1)	(2.8)	(3.7)	(2.3)	(2.2)	(2.1)	(2.0)	(3.5)	(1.2)
	60-80%	68.1	87.2	54.1	82.5	78.9	75.9	89.9	73.1	78.7	80.1	84.3	80.7	86.3	87.4	79.4	57.2	86.9	78.7	81.2	86.8	81.4
		(0.8)	(2.5)	(2.1)	(2.0)	(1.4)	(2.8)	(1.5)	(1.3)	(1.4)	(5.2)	(3.0)	(2.8)	(1.2)	(2.7)	(3.8)	(2.1)	(1.7)	(1.9)	(1.6)	(2.9)	(1.0)
	80-90%	76.1	85.1	65.1	82.9	84.7	76.7	88.1	81.6	85.3	88.9	90.6	84.7	89.8	91.8	80.4	62.0	86.7	89.0	79.3	93.7	89.9
		(1.2)	(3.5)	(3.2)	(2.7)	(1.6)	(3.9)	(2.8)	(1.9)	(1.9)	(4.6)	(6.6)	(3.4)	(1.5)	(2.3)	(5.1)	(3.3)	(2.7)	(2.4)	(2.6)	(3.0)	(1.1)
	90-100%	81.8	88.1	75.3	91.6	92.9	81.9	89.0	86.9	92.0	94.1	77.8	86.3	90.6	90.2	80.2	77.1	90.9	93.7	84.6	94.0	95.4
		(1.0)	(3.9)	(2.4)	(2.0)	(1.1)	(2.8)	(2.5)	(1.3)	(1.2)	(2.6)	(5.9)	(2.8)	(1.4)	(2.7)	(4.6)	(3.0)	(2.2)	(1.5)	(2.5)	(2.4)	(0.7)
Net wealth	Bottom 20%	9.0	4.9	6.4	22.0	44.3	11.4	29.2	2.3	1.3	25.3	21.7	4.8	42.5	15.1	26.4	1.4	7.5	19.1	4.8	35.1	8.1
		(0.5)	(1.7)	(1.2)	(1.9)	(2.3)	(2.0)	(2.5)	(0.6)	(0.4)	(6.4)	(4.2)	(1.7)	(2.5)	(4.0)	(3.4)	(0.7)	(2.1)	(2.2)	(1.7)	(4.4)	(0.7)
	20-40%	30.5	69.0	4.6	79.0	24.6	71.5	85.7	23.3	50.5	71.0	73.1	52.6	90.0	94.4	19.4	2.7	88.5	73.7	76.3	96.6	44.5
		(0.9)	(5.0)	(1.0)	(2.1)	(2.0)	(3.4)	(2.2)	(2.2)	(3.4)	(7.7)	(6.0)	(5.6)	(1.2)	(2.4)	(2.9)	(0.8)	(2.7)	(2.9)	(3.8)	(2.1)	(2.0)
	40-60%	79.4	91.4	41.6	91.9	89.3	91.2	96.1	79.8	94.2	88.3	94.7	91.9	94.8	96.5	55.4	49.2	97.2	89.6	95.5	97.2	90.9
		(0.8)	(2.3)	(2.1)	(1.5)	(1.0)	(1.7)	(0.8)	(1.3)	(0.8)	(6.5)	(2.1)	(2.2)	(0.9)	(1.5)	(3.8)	(2.6)	(0.9)	(1.6)	(1.1)	(1.2)	(0.9)
	60-80%	91.5	93.8	81.0	93.7	96.6	93.2	95.2	93.0	97.2	90.1	96.4	94.4	97.1	97.5	89.4	91.6	95.6	95.8	96.4	98.7	96.4
		(0.6)	(1.8)	(1.7)	(1.4)	(0.6)	(1.8)	(1.2)	(0.9)	(0.6)	(5.6)	(2.1)	(1.7)	(0.6)	(1.3)	(2.6)	(1.2)	(1.2)	(0.9)	(1.1)	(0.9)	(0.5)
	80-90%	94.4	95.4	86.0	97.9	98.0	92.4	96.2	94.4	97.7	94.1	94.9	95.5	96.9	97.4	96.9	93.5	97.6	94.2	96.4	99.8	98.8
		(0.7)	(2.3)	(2.3)	(1.3)	(0.7)	(2.6)	(1.4)	(0.8)	(0.6)	(5.4)	(2.5)	(1.9)	(0.9)	(1.5)	(2.2)	(1.7)	(1.2)	(1.7)	(1.9)	(0.3)	(0.4)
	90-100%	94.3	89.7	90.6	93.8	97.3	94.8	95.3	95.3	98.5	92.2	93.9	93.6	96.5	98.6	96.9	93.6	99.0	96.5	95.0	98.8	97.9
		(0.6)	(3.8)	(1.9)	(1.8)	(0.8)	(2.6)	(1.8)	(0.7)	(0.6)	(5.0)	(4.4)	(2.5)	(1.0)	(0.7)	(2.1)	(2.0)	(0.7)	(1.0)	(2.1)	(1.0)	(0.5)
Household size	1	46.8	53.4	30.1	63.4	60.3	61.0	76.0	48.0	58.5	60.9	66.4	56.1	80.9	64.1	38.7	29.6	65.1	62.9	63.0	80.5	52.4
		(0.5)	(2.6)	(1.1)	(1.4)	(1.5)	(1.9)	(1.8)	(1.1)	(1.5)	(5.7)	(3.5)	(3.1)	(1.2)	(3.0)	(2.0)	(1.3)	(1.9)	(2.2)	(2.3)	(2.3)	(1.0)
	2	66.5	76.3	54.0	81.1	72.8	78.0	82.2	65.2	73.9	61.9	77.8	77.2	84.8	79.5	62.0	54.2	79.2	77.0	81.2	91.1	74.7
		(0.5)	(2.1)	(1.2)	(1.3)	(1.0)	(1.3)	(1.4)	(1.1)	(1.2)	(4.9)	(3.5)	(2.2)	(1.0)	(2.1)	(2.1)	(1.6)	(1.6)	(1.4)	(1.3)	(1.7)	(0.8)
	3	67.5	76.2	51.3	85.6	67.6	73.4	82.2	58.8	73.8	80.9	81.6	67.5	84.6	83.4	64.8	56.9	79.2	77.6	73.4	83.4	79.8
		(0.8)	(3.4)	(2.8)	(1.8)	(1.5)	(2.3)	(1.9)	(1.7)	(1.4)	(4.0)	(4.0)	(3.3)	(1.4)	(2.1)	(4.6)	(3.0)	(2.0)	(1.7)	(1.9)	(3.0)	(1.3)
	4	73.2	88.7	57.5	83.1	77.3	75.1	82.9	71.7	71.5	88.9	84.4	75.8	89.0	94.1	82.5	71.1	81.3	83.2	78.0	85.6	85.6
		(0.9)	(2.9)	(3.3)	(2.0)	(1.5)	(3.3)	(2.0)	(1.7)	(1.9)	(2.6)	(3.6)	(2.9)	(1.2)	(1.2)	(4.1)	(2.9)	(1.9)	(1.8)	(1.9)	(2.6)	(1.2)
	5+	66.8	79.2	54.6	94.1	78.5	76.7	74.9	57.2	63.0	90.5	82.4	67.3	87.6	89.6	82.2	67.0	88.3	67.9	83.8	87.8	85.9
		(1.4)	(5.3)	(5.2)	(1.8)	(2.0)	(4.3)	(3.9)	(2.8)	(3.1)	(3.3)	(5.9)	(4.2)	(1.9)	(2.5)	(5.7)	(1.4)	(2.1)	(3.5)	(2.5)	(3.2)	(1.7)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Age of RP	16-34	28.0	57.8	10.6	47.5	29.7	28.4	51.4	28.4	36.8	65.1	52.9	50.2	60.1	75.8	45.3	19.1	60.2	54.9	39.1	65.8	37.1
		(0.8)	(4.5)	(1.5)	(2.2)	(1.5)	(3.1)	(4.0)	(1.4)	(3.4)	(6.5)	(5.2)	(4.0)	(2.2)	(3.2)	(4.1)	(2.0)	(2.5)	(3.0)	(2.8)	(4.8)	(1.1)
	35-44	57.8	72.8	41.7	80.1	65.3	58.5	74.4	56.4	54.9	76.4	81.4	58.6	82.8	88.3	56.9	44.7	77.2	79.8	66.7	81.2	72.5
		(0.9)	(3.4)	(2.5)	(2.0)	(1.3)	(2.3)	(2.1)	(1.5)	(2.3)	(4.4)	(4.1)	(3.3)	(1.2)	(2.1)	(3.4)	(2.7)	(2.1)	(1.7)	(2.3)	(2.8)	(1.4)
	45-54	65.4	69.9	54.0	86.7	81.8	75.0	81.5	59.4	68.7	92.4	83.7	71.1	88.9	93.0	65.1	57.3	84.1	76.1	76.2	91.2	74.7
		(0.8)	(3.3)	(2.1)	(1.8)	(1.3)	(2.1)	(1.7)	(1.5)	(1.6)	(2.5)	(3.3)	(2.8)	(1.2)	(1.6)	(3.8)	(2.0)	(1.7)	(2.0)	(2.1)	(1.8)	(1.2)
	55-64	70.8	75.8	57.8	84.6	88.1	84.1	88.6	67.5	77.1	81.0	82.3	71.7	90.7	78.8	61.3	59.8	82.6	78.8	80.7	90.1	76.2
	(0.7)	(2.5)	(2.2)	(1.9)	(1.1)	(1.7)	(1.4)	(1.3)	(1.6)	(4.7)	(3.4)	(3.2)	(0.9)	(2.6)	(3.3)	(2.3)	(1.6)	(1.9)	(1.7)	(2.3)	(1.3)	
65-74	71.9	74.3	55.9	88.5	89.3	88.6	88.5	74.8	78.6	47.0	71.6	82.0	89.9	74.0	58.5	49.9	82.7	79.2	89.6	89.2	81.2	
	(0.8)	(3.0)	(2.4)	(2.0)	(1.6)	(2.9)	(1.4)	(1.7)	(1.3)	(8.0)	(4.5)	(3.5)	(1.2)	(2.9)	(3.2)	(2.3)	(1.8)	(2.0)	(1.6)	(2.0)	(1.4)	
75+	68.1	68.9	49.8	78.5	91.8	88.5	87.8	71.4	74.7	60.1	79.2	84.8	86.7	63.9	54.9	49.9	75.1	71.2	78.1	87.7	76.0	
	(0.9)	(3.5)	(2.5)	(2.6)	(1.4)	(1.9)	(1.4)	(1.6)	(1.4)	(7.1)	(4.5)	(3.9)	(1.5)	(3.9)	(4.3)	(2.7)	(2.5)	(2.2)	(2.8)	(2.6)	(1.7)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Mean	200.2	270.4	231.4	69.2	189.9	82.0	160.1	214.8	215.2	230.2	30.3	647.9	37.0	211.4	243.9	288.7	87.4	108.4	105.8	59.9	186.8
	(2.0)	(4.7)	(8.7)	(2.5)	(3.4)	(3.0)	(2.4)	(2.5)	(2.7)	(7.0)	(2.1)	(12.0)	(1.0)	(4.1)	(3.9)	(11.4)	(2.2)	(1.8)	(2.4)	(1.5)	(1.3)
p10	53.3	133.9	56.0	9.2	80.0	27.3	50.0	73.9	75.0	79.0	3.0	300.0	7.1	100.0	140.1	90.0	23.9	29.1	35.1	20.0	67.9
	(2.0)	(5.8)	(5.2)	(1.0)	(0.8)	(2.2)	(2.5)	(2.2)	(3.9)	(5.8)	(0.3)	(6.6)	(0.8)	(2.2)	(3.3)	(6.5)	(1.0)	(2.9)	(1.9)	(0.7)	(1.4)
p20	80.1	165.2	81.0	17.7	100.0	40.0	72.1	109.1	100.0	100.0	6.2	359.4	13.1	122.0	164.0	135.7	35.8	50.0	50.0	30.0	93.3
	(1.7)	(8.6)	(5.7)	(1.5)	(0.1)	(1.1)	(1.4)	(1.9)	(0.1)	(5.0)	(0.6)	(13.2)	(0.2)	(3.4)	(4.4)	(7.8)	(1.0)	(0.3)	(0.6)	(1.0)	(1.2)
p30	109.2	200.0	112.0	25.9	120.0	50.0	90.2	136.6	130.0	143.0	10.0	445.0	16.3	145.4	181.4	162.9	42.7	65.0	60.0	35.0	115.5
	(1.8)	(1.5)	(8.7)	(1.7)	(2.4)	(0.4)	(1.1)	(2.6)	(3.1)	(10.4)	(0.7)	(21.1)	(0.3)	(3.7)	(4.4)	(9.2)	(1.3)	(2.5)	(0.8)	(2.0)	(1.1)
p40	138.5	220.1	150.0	34.8	150.0	58.4	111.5	159.0	150.0	163.9	12.6	500.0	22.3	163.0	200.0	200.0	49.8	78.1	72.5	45.0	137.3
	(2.6)	(8.1)	(6.0)	(1.3)	(2.9)	(3.2)	(4.9)	(1.7)	(0.1)	(12.6)	(1.0)	(5.9)	(1.0)	(2.3)	(2.0)	(2.5)	(2.1)	(2.2)	(2.8)	(1.7)	(1.3)
p50	160.0	250.0	162.0	44.9	150.0	70.0	124.6	182.3	180.0	200.0	15.1	555.6	26.1	180.6	219.6	250.0	64.4	91.3	87.8	50.0	158.3
	(0.9)	(0.3)	(9.2)	(1.5)	(2.6)	(2.5)	(4.0)	(2.2)	(4.0)	(3.5)	(1.2)	(22.9)	(0.3)	(3.2)	(3.8)	(8.4)	(2.8)	(2.8)	(3.1)	(0.8)	(1.3)
p60	191.2	279.7	200.0	54.4	180.0	80.0	150.3	204.8	200.0	229.6	20.0	650.0	32.7	200.0	241.0	285.8	79.3	100.0	100.0	60.0	182.2
	(3.3)	(8.7)	(2.1)	(2.1)	(4.8)	(3.4)	(0.4)	(2.4)	(0.1)	(15.1)	(0.7)	(12.6)	(0.1)	(2.8)	(5.6)	(13.1)	(3.2)	(2.2)	(0.5)	(1.2)	(1.6)
p70	224.1	300.0	250.0	65.6	200.0	100.0	180.3	240.0	240.0	251.2	26.8	750.0	40.8	232.3	271.4	326.5	95.9	125.0	120.0	70.0	211.8
	(3.2)	(2.4)	(2.6)	(2.3)	(3.7)	(2.3)	(0.1)	(3.3)	(8.3)	(12.6)	(2.3)	(16.1)	(1.6)	(4.4)	(7.7)	(16.9)	(2.8)	(2.3)	(1.5)	(1.7)	(1.7)
p80	276.2	350.0	300.0	91.9	250.0	105.7	219.2	286.0	300.0	300.0	36.2	852.0	52.3	269.7	317.0	387.7	119.5	150.0	150.0	83.1	256.1
	(4.2)	(2.3)	(6.7)	(4.4)	(1.4)	(8.1)	(9.4)	(4.7)	(3.9)	(7.9)	(2.8)	(28.9)	(1.7)	(9.9)	(9.6)	(13.7)	(3.1)	(1.8)	(1.2)	(4.0)	(2.4)
p90	360.0	400.0	400.0	135.9	349.0	150.0	300.0	377.1	400.0	408.2	61.5	1000.0	75.1	350.0	375.0	460.0	167.5	200.0	200.0	106.3	330.0
	(6.4)	(8.8)	(9.3)	(8.2)	(18.3)	(8.4)	(2.9)	(9.0)	(2.2)	(26.3)	(8.3)	(15.6)	(2.7)	(11.3)	(9.6)	(19.2)	(4.6)	(1.8)	(3.9)	(6.0)	(4.0)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: FI1, FI2, HU1, NL1, NL2, PL3 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	180.0	259.8	180.0	50.0	200.0	80.3	150.7	199.0	190.0	234.7	20.0	600.0	29.4	210.8	224.4	250.0	70.3	100.0	99.9	54.3	187.7
		(0.4)	(7.0)	(5.4)	(1.3)	(4.0)	(4.0)	(4.0)	(2.3)	(6.6)	(13.9)	(0.8)	(16.1)	(0.4)	(5.2)	(3.9)	(3.8)	(2.2)	(0.2)	(2.4)	(2.1)	(1.6)
Income	Bottom 20%	90.1	203.0	112.0	28.3	140.0	50.0	90.1	118.1	100.0	144.3	10.1	400.0	16.3	150.9	202.5	145.2	47.0	57.3	65.9	34.3	118.5
		(1.9)	(14.3)	(19.8)	(3.0)	(5.8)	(3.9)	(4.2)	(5.2)	(6.9)	(28.5)	(1.6)	(24.6)	(1.2)	(10.6)	(10.4)	(12.7)	(3.0)	(4.4)	(5.7)	(3.0)	(6.2)
	20-40%	128.1	201.0	132.0	40.2	160.0	67.8	120.0	137.5	150.0	191.5	12.5	448.2	22.9	189.9	206.6	193.3	47.8	77.1	72.1	50.0	131.9
		(3.2)	(13.0)	(13.0)	(4.0)	(7.3)	(6.4)	(4.4)	(6.0)	(2.6)	(28.4)	(1.6)	(29.8)	(1.0)	(9.8)	(13.3)	(17.5)	(2.1)	(4.1)	(5.3)	(2.4)	(4.0)
	40-60%	162.0	250.0	150.0	46.5	180.0	80.0	150.3	171.7	170.0	216.2	20.0	500.0	29.4	191.4	204.0	203.6	65.2	97.0	92.5	50.8	166.0
		(4.2)	(9.2)	(6.1)	(3.8)	(9.5)	(5.4)	(4.9)	(5.3)	(7.0)	(33.4)	(1.8)	(32.1)	(1.3)	(11.0)	(9.0)	(16.4)	(4.5)	(4.5)	(6.0)	(2.8)	(3.4)
	60-80%	199.7	296.0	171.2	59.2	200.0	97.0	180.3	204.9	200.0	235.0	20.0	652.0	32.7	229.4	222.0	282.2	83.5	107.6	100.0	65.4	202.0
		(2.8)	(14.6)	(11.6)	(2.9)	(6.5)	(5.2)	(6.5)	(3.9)	(2.9)	(22.0)	(3.1)	(35.6)	(0.9)	(17.6)	(7.6)	(19.6)	(4.8)	(6.6)	(1.6)	(3.2)	(3.7)
	80-90%	246.7	308.0	242.8	81.5	230.0	116.0	202.4	251.7	250.0	307.2	37.0	809.0	39.2	264.4	256.0	296.0	84.7	141.0	140.5	62.0	245.6
		(7.0)	(23.9)	(16.7)	(7.3)	(11.6)	(12.6)	(13.6)	(5.3)	(6.9)	(59.9)	(6.0)	(56.1)	(2.6)	(37.2)	(14.9)	(18.1)	(9.2)	(8.1)	(8.1)	(6.2)	(5.2)
	90-100%	341.0	354.0	328.0	120.3	375.0	133.4	351.2	410.6	350.0	471.4	77.0	1034.0	65.4	336.6	292.0	363.5	118.6	217.9	155.5	82.8	385.0
		(11.8)	(27.7)	(27.9)	(5.9)	(18.2)	(14.5)	(29.5)	(10.7)	(11.3)	(82.7)	(16.1)	(70.1)	(3.1)	(38.0)	(20.2)	(25.8)	(9.1)	(14.9)	(11.4)	(9.0)	(8.3)
Net wealth	Bottom 20%	90.0	N	80.0	5.0	150.0	40.2	89.6	101.7	25.0	170.9	10.7	N	5.3	81.2	199.8	N	10.3	70.7	8.5	11.5	115.0
		(6.1)		(19.7)	(0.6)	(2.6)	(8.1)	(6.4)	(23.7)	(31.5)	(32.5)	(5.6)		(0.8)	(18.2)	(14.5)		(6.6)	(5.0)	(4.1)	(2.0)	(10.8)
	20-40%	48.0	150.5	11.4	16.0	140.0	30.0	70.0	95.0	70.0	96.2	5.0	300.0	13.1	121.0	174.0	N	28.7	44.5	41.9	30.0	84.9
		(1.6)	(8.3)	(8.8)	(1.7)	(8.5)	(1.9)	(2.6)	(9.2)	(3.3)	(14.5)	(0.8)	(21.0)	(0.4)	(4.7)	(14.3)		(1.0)	(5.5)	(2.4)	(1.0)	(4.3)
	40-60%	100.0	200.9	75.0	39.6	120.0	60.8	120.2	123.0	130.0	172.0	13.8	446.0	26.1	185.5	188.9	101.4	51.9	69.9	75.6	50.0	122.5
		(0.7)	(9.6)	(4.9)	(1.7)	(5.9)	(4.6)	(1.6)	(3.2)	(4.3)	(18.9)	(1.0)	(21.6)	(1.0)	(6.3)	(8.8)	(7.2)	(2.4)	(2.2)	(3.0)	(1.8)	(2.4)
	60-80%	186.8	300.0	150.0	68.1	200.0	100.0	199.3	200.0	200.0	290.9	27.8	700.0	40.8	273.9	205.0	220.0	95.1	113.3	119.8	67.9	197.2
		(3.3)	(5.8)	(3.7)	(3.1)	(4.5)	(4.1)	(5.2)	(2.6)	(3.7)	(21.4)	(2.3)	(17.3)	(1.6)	(11.1)	(8.2)	(14.6)	(2.9)	(5.0)	(3.2)	(2.6)	(2.8)
	80-90%	300.0	400.0	271.0	120.8	350.0	161.2	312.5	326.2	331.8	537.9	51.7	1000.0	68.6	390.2	261.3	353.1	148.9	191.5	182.4	100.0	314.9
		(0.6)	(16.9)	(18.1)	(5.5)	(13.5)	(12.3)	(12.0)	(8.3)	(11.5)	(58.4)	(4.1)	(31.3)	(2.3)	(20.1)	(13.0)	(14.7)	(6.3)	(6.7)	(8.6)	(2.6)	(3.7)
	90-100%	550.0	642.0	544.0	251.1	760.0	291.6	600.0	578.3	600.0	1089.4	138.0	1928.1	114.1	610.1	386.5	533.6	229.8	318.2	286.5	150.0	528.3
		(8.6)	(47.3)	(29.7)	(17.8)	(33.2)	(23.3)	(28.0)	(14.5)	(17.3)	(145.9)	(21.5)	(122.7)	(3.2)	(42.6)	(25.7)	(28.0)	(9.4)	(19.1)	(11.9)	(8.8)	(7.3)
Household size	1	144.5	222.5	150.0	34.7	150.0	60.0	120.6	144.4	150.0	129.4	14.7	479.7	22.8	180.4	200.0	182.5	47.7	75.0	72.1	40.0	137.9
		(4.0)	(18.4)	(7.1)	(3.7)	(2.2)	(5.7)	(6.1)	(3.9)	(3.0)	(16.2)	(1.4)	(23.6)	(0.9)	(13.5)	(7.4)	(12.2)	(1.6)	(3.6)	(5.1)	(2.0)	(3.5)
	2	186.8	252.0	180.0	55.5	200.0	80.0	151.6	216.3	200.0	200.0	19.3	649.0	32.7	203.6	239.0	236.4	65.8	99.0	100.0	52.0	198.0
		(4.0)	(10.1)	(8.7)	(3.1)	(7.8)	(4.0)	(6.3)	(5.2)	(2.7)	(19.5)	(1.7)	(34.6)	(0.5)	(10.1)	(6.6)	(16.7)	(3.8)	(3.1)	(3.2)	(2.1)	(3.2)
	3	180.1	290.0	191.8	54.7	200.0	92.4	160.1	206.1	200.0	265.6	22.2	612.0	31.6	210.9	222.0	277.0	71.9	110.4	100.0	59.6	229.6
		(2.3)	(17.9)	(16.2)	(3.4)	(4.5)	(6.7)	(8.4)	(6.2)	(1.6)	(29.4)	(4.5)	(45.9)	(1.5)	(9.8)	(10.8)	(19.0)	(4.0)	(6.2)	(3.0)	(2.5)	(5.1)
	4	200.0	299.8	241.3	78.4	200.0	100.0	180.0	228.2	200.0	300.4	34.7	653.3	39.2	242.4	229.0	300.0	84.8	120.0	113.4	60.6	249.4
		(2.5)	(15.2)	(21.9)	(7.4)	(9.3)	(3.9)	(6.7)	(6.5)	(4.1)	(21.8)	(4.7)	(31.4)	(1.9)	(14.1)	(13.3)	(10.5)	(4.8)	(6.0)	(5.8)	(4.3)	(6.9)
	5+	200.0	310.0	213.1	79.2	250.0	100.3	200.0	247.4	200.0	295.1	50.3	615.8	35.5	231.6	238.0	296.0	95.4	125.2	144.0	61.1	283.9
		(5.7)	(22.1)	(28.7)	(11.1)	(11.5)	(14.8)	(22.1)	(8.3)	(8.2)	(41.0)	(13.9)	(59.1)	(4.3)	(20.8)	(23.8)	(24.3)	(6.9)	(13.7)	(8.7)	(4.4)	(8.2)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	180.0	250.0	181.4	45.5	200.0	80.1	168.3	200.0	200.0	200.0	18.8	660.2	29.4	223.5	224.1	250.0	67.7	95.7	100.0	50.0	180.2
		(1.4)	(6.4)	(9.5)	(2.2)	(5.1)	(3.8)	(5.7)	(2.6)	(4.7)	(17.0)	(1.5)	(25.6)	(0.8)	(6.7)	(7.5)	(8.3)	(2.5)	(3.7)	(2.1)	(1.2)	(3.2)
	Owners - with mortgage	198.3	275.0	200.0	86.4	200.0	98.0	150.2	209.5	200.0	288.1	40.0	600.0	32.7	193.9	225.0	280.3	87.5	118.8	117.4	63.1	209.3
	(3.5)	(13.4)	(10.6)	(5.0)	(2.5)	(7.3)	(2.6)	(4.4)	(4.8)	(17.0)	(5.8)	(25.1)	(1.3)	(8.5)	(5.4)	(12.6)	(6.2)	(4.0)	(7.6)	(3.5)	(2.9)	
	Renters / other	80.0	220.0	75.0	27.9	120.0	50.0	76.6	107.1	60.0	138.0	7.7	239.5	23.5	75.7	N	100.0	28.0	49.3	40.3	30.8	92.1
	(3.7)	(28.2)	(7.5)	(4.6)	(12.4)	(6.4)	(12.9)	(9.0)	(10.5)	(43.9)	(3.6)	(47.8)	(5.1)	(35.3)		(17.1)	(4.8)	(6.0)	(6.7)	(11.5)	(5.8)	
Age of RP	16-34	150.0	265.0	113.0	59.8	161.0	78.7	100.9	173.5	150.0	200.0	22.4	454.0	26.1	180.8	184.0	200.0	68.0	107.4	89.4	54.4	161.6
		(2.3)	(20.4)	(27.8)	(4.0)	(9.9)	(8.3)	(11.1)	(6.3)	(8.5)	(14.1)	(4.9)	(27.5)	(1.7)	(10.9)	(14.2)	(20.8)	(6.1)	(7.4)	(7.7)	(4.7)	(4.2)
	35-44	180.0	261.8	180.0	71.1	200.0	89.3	150.0	211.3	200.0	256.0	26.4	565.7	31.0	208.5	220.0	266.0	81.4	109.0	100.0	60.0	223.4
		(1.1)	(17.0)	(11.3)	(5.6)	(5.5)	(10.9)	(4.4)	(5.7)	(8.7)	(28.7)	(4.1)	(37.6)	(1.5)	(9.8)	(9.7)	(18.1)	(5.3)	(5.4)	(3.8)	(2.0)	(6.2)
	45-54	190.1	260.0	183.0	55.0	220.0	100.0	150.3	228.7	200.0	256.5	19.8	645.8	32.7	236.1	219.6	279.8	77.2	101.3	100.0	60.6	216.1
		(4.8)	(17.3)	(9.0)	(2.7)	(10.4)	(4.1)	(8.0)	(4.9)	(2.1)	(25.1)	(2.2)	(44.7)	(1.4)	(16.7)	(7.4)	(17.8)	(6.3)	(6.7)	(4.2)	(4.4)	(5.4)
	55-64	194.1	250.1	180.0	49.6	200.0	88.8	191.1	216.5	200.0	266.1	20.0	696.0	32.7	226.5	239.4	260.5	68.5	101.8	100.0	50.0	192.9
		(4.3)	(12.3)	(13.6)	(4.0)	(9.3)	(6.3)	(9.5)	(7.7)	(2.5)	(40.7)	(2.1)	(32.5)	(1.0)	(12.7)	(10.7)	(14.6)	(4.1)	(6.7)	(1.6)	(2.2)	(5.5)
65-74	197.9	284.0	201.5	42.9	190.0	72.8	199.4	199.6	200.0	190.2	18.0	697.0	29.4	229.3	250.0	235.8	60.1	90.2	98.9	50.0	184.5	
	(5.2)	(23.6)	(19.1)	(4.6)	(9.6)	(3.9)	(10.0)	(5.6)	(2.3)	(105.3)	(2.8)	(39.0)	(1.7)	(18.2)	(9.5)	(23.0)	(3.7)	(6.2)	(6.0)	(1.7)	(4.3)	
75+	150.0	245.2	150.0	38.2	170.0	70.0	120.3	145.0	150.0	149.5	14.6	673.4	22.9	203.2	238.0	200.0	52.9	71.8	78.4	33.6	151.5	
	(2.3)	(20.7)	(9.2)	(3.6)	(8.9)	(5.0)	(4.6)	(4.8)	(4.7)	(18.7)	(2.4)	(57.1)	(1.0)	(16.2)	(13.7)	(10.0)	(7.7)	(6.4)	(6.8)	(3.2)	(5.8)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, HU1, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA2100i Has financial assets	97.2	97.9	99.4	98.8	94.1	74.6	99.7	99.6	93.3	82.7	80.2	97.1	82.8	95.4	99.2	99.8	88.9	96.3	94.6	88.7	100.0
	(0.1)	(0.5)	(0.2)	(0.3)	(0.4)	(1.8)	(0.1)	(0.1)	(0.4)	(2.0)	(1.5)	(0.5)	(0.8)	(0.6)	(0.3)	(0.1)	(0.6)	(0.4)	(0.6)	(0.8)	(0.1)
DA2101i Has deposits	97.0	97.5	99.0	98.6	93.9	73.9	99.7	99.6	93.2	76.3	78.5	96.7	81.1	95.2	98.6	99.7	82.8	96.1	93.3	88.2	100.0
	(0.1)	(0.6)	(0.2)	(0.3)	(0.5)	(1.9)	(0.1)	(0.1)	(0.4)	(2.2)	(1.6)	(0.6)	(0.8)	(0.6)	(0.4)	(0.1)	(0.8)	(0.4)	(0.6)	(0.8)	(0.1)
DA2102i Has mutual funds	9.4	21.0	13.1	3.2	3.3	0.5	6.0	8.6	5.9	1.4	0.1	14.6	7.4	7.8	13.3	10.0	4.2	3.0	5.6	2.0	27.2
	(0.2)	(1.2)	(0.7)	(0.4)	(0.2)	(0.2)	(0.5)	(0.3)	(0.4)	(0.4)	(0.1)	(1.0)	(0.4)	(0.8)	(0.9)	(0.7)	(0.4)	(0.3)	(0.4)	(0.4)	(0.2)
DA2103i Has bonds	4.4	7.8	4.2	0.0	4.5	0.3	0.6	1.2	13.0	0.6	0.3	2.6	7.3	22.4	3.8	4.0	1.0	0.7	0.7	0.3	0.9
	(0.1)	(0.8)	(0.4)	(0.1)	(0.4)	(0.1)	(0.1)	(0.2)	(0.4)	(0.2)	(0.2)	(0.5)	(0.4)	(1.2)	(0.5)	(0.4)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)
DA2105i Has shares (publicly traded)	8.8	11.0	9.6	3.6	13.1	0.8	11.4	11.7	3.7	20.4	0.8	9.0	1.3	16.4	8.0	5.4	3.5	5.7	8.0	2.1	21.4
	(0.2)	(1.0)	(0.6)	(0.4)	(0.5)	(0.2)	(0.6)	(0.4)	(0.2)	(1.9)	(0.3)	(0.8)	(0.2)	(1.1)	(0.8)	(0.5)	(0.4)	(0.4)	(0.5)	(0.6)	(0.2)
DA2107i Has money owed to household	7.9	6.7	13.3	12.4	5.4	3.4	11.2	5.0	0.9	8.6	8.0	7.4	9.5	2.9	8.6	8.3	5.0	9.4	7.0	5.4	M
	(0.3)	(0.8)	(0.8)	(0.8)	(0.4)	(0.4)	(0.7)	(0.3)	(0.1)	(1.4)	(1.1)	(0.8)	(0.5)	(0.4)	(0.8)	(0.7)	(0.5)	(0.5)	(0.5)	(0.8)	
DA2109i Has voluntary pensions/whole life insurance	30.1	44.4	46.3	19.8	10.0	1.3	22.9	38.5	9.3	19.5	8.9	32.0	15.3	26.0	35.3	14.5	51.3	17.2	14.0	15.5	23.6
	(0.3)	(1.3)	(0.9)	(0.8)	(0.4)	(0.3)	(0.8)	(0.6)	(0.5)	(2.0)	(1.2)	(1.3)	(0.5)	(1.1)	(1.5)	(0.9)	(1.1)	(0.7)	(0.8)	(1.2)	(0.4)
DA2199i Has other types of financial assets	7.5	3.4	14.5	3.6	1.5	0.3	2.4	9.9	2.7	1.0	1.0	4.4	0.5	2.1	4.1	1.5	2.2	1.5	0.9	3.6	15.8
	(0.2)	(0.5)	(0.8)	(0.4)	(0.2)	(0.1)	(0.3)	(0.4)	(0.2)	(0.3)	(0.5)	(0.6)	(0.1)	(0.4)	(0.6)	(0.2)	(0.3)	(0.2)	(0.2)	(0.7)	(0.3)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, EE3, EE4, EE5, ES1, ES2, ES8, FI3, FI4, FI6, FI7, FI8, FR11, FR12, FR13, HU10, HU11, IE5, IT3, LV8, NL1, PL1, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA2100 Total financial assets	10.4	28.5	16.5	2.1	5.5	2.0	7.0	11.6	7.0	15.8	0.4	32.1	3.4	22.1	21.4	15.4	2.0	5.0	1.1	2.6	8.9
	(0.3)	(1.7)	(1.1)	(0.1)	(0.3)	(0.2)	(0.5)	(0.4)	(0.2)	(2.4)	(0.1)	(2.9)	(0.1)	(1.2)	(2.1)	(0.6)	(0.1)	(0.4)	(0.1)	(0.2)	(0.3)
DA2101 Deposits	5.8	12.5	6.7	1.2	3.8	2.0	3.5	7.0	5.1	12.3	0.3	15.4	2.8	13.2	8.9	11.9	1.1	3.4	0.6	1.8	5.0
	(0.1)	(0.8)	(0.4)	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(1.9)	(0.1)	(1.0)	(0.1)	(0.7)	(0.5)	(0.6)	(0.1)	(0.3)	(0.1)	(0.2)	(0.1)
DA2102 Mutual funds, total	15.0	28.8	14.8	1.1	20.0	N	37.6	7.0	26.3	11.2	N	44.5	13.1	20.4	8.9	15.1	3.0	8.2	3.0	5.8	4.2
	(0.7)	(4.8)	(1.4)	(0.3)	(2.7)		(7.8)	(0.9)	(3.6)	(42.3)		(14.6)	(1.7)	(3.0)	(1.5)	(1.9)	(0.5)	(2.0)	(0.3)	(3.2)	(0.2)
DA2103 Bonds	19.4	12.4	10.8	N	2.8	N	24.2	12.5	25.0	N	N	55.7	13.1	15.0	12.7	11.7	1.8	10.0	N	N	15.0
	(1.6)	(2.1)	(3.5)		(1.0)		(6.4)	(2.3)	(0.9)			(35.0)	(2.2)	(1.5)	(4.3)	(3.5)	(1.3)	(3.5)			(4.0)
DA2105 Shares, publicly traded	7.3	10.0	9.8	1.4	4.0	N	11.0	6.1	7.6	0.1	N	15.3	3.3	6.7	7.2	10.4	1.9	2.2	1.6	0.4	4.7
	(0.5)	(2.2)	(1.4)	(0.5)	(0.7)		(1.7)	(0.6)	(0.8)	(0.1)		(3.9)	(0.1)	(1.1)	(1.2)	(2.2)	(0.3)	(0.3)	(0.4)	(0.3)	(0.1)
DA2107 Money owed to households	3.0	7.0	2.0	0.6	1.4	1.6	6.0	3.1	5.0	11.5	0.7	8.0	0.8	4.1	5.0	2.1	0.7	5.0	3.0	2.0	M
	(0.3)	(2.0)	(0.3)	(0.1)	(0.3)	(0.4)	(1.3)	(0.3)	(0.8)	(3.0)	(0.5)	(2.2)	(0.1)	(1.8)	(1.0)	(0.4)	(0.1)	(0.6)	(0.6)	(0.4)	
DA2109 Voluntary pension/whole life insurance	13.1	16.7	13.5	2.2	44.7	3.2	10.0	12.0	14.0	9.6	0.9	24.5	6.5	14.8	50.7	9.1	1.0	3.7	4.0	2.7	5.4
	(0.5)	(1.0)	(0.9)	(0.1)	(3.7)	(1.5)	(0.7)	(0.7)	(0.8)	(3.0)	(0.2)	(2.9)	(0.1)	(1.6)	(3.8)	(1.4)	(0.1)	(0.4)	(0.3)	(0.4)	(0.2)
DA2199 Other types of financial assets	3.0	73.0	2.0	2.5	6.0	N	12.0	2.9	18.0	N	N	30.3	N	N	23.8	10.0	2.3	0.6	11.4	0.6	2.2
	(0.3)	(35.5)	(0.3)	(0.3)	(1.7)		(14.8)	(0.4)	(3.1)			(11.4)			(10.7)	(6.1)	(0.7)	(0.7)	(4.6)	(0.9)	(0.1)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, EE3, EE4, EE5, ES1, ES2, ES8, FI3, FI4, FI6, FI7, FI8, FR11, FR12, FR13, HU10, HU11, IE5, IT3, LV8, NL1, PL1, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Mean	47.2	88.2	54.1	10.9	38.3	9.9	53.6	52.9	28.9	48.4	4.8	136.4	11.3	53.1	58.5	38.5	5.2	22.2	9.9	6.4	40.8
	(0.9)	(4.2)	(2.0)	(1.0)	(2.5)	(1.2)	(4.7)	(1.6)	(1.4)	(5.6)	(1.7)	(17.0)	(0.6)	(2.6)	(2.5)	(2.0)	(0.2)	(0.9)	(0.9)	(0.7)	(1.6)
p10	0.2	0.7	0.2	< 0.1	0.1	0.1	0.1	0.5	0.0	0.1	< 0.1	1.2	0.1	2.7	0.8	0.5	0.2	0.1	< 0.1	0.1	0.4
	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
p20	1.0	3.7	1.6	0.1	0.5	0.3	0.6	1.4	1.3	0.9	< 0.1	4.0	0.3	6.4	2.9	2.8	0.5	0.5	0.1	0.4	1.1
	(0.1)	(0.5)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.5)	(0.1)	(0.6)	(0.1)	(0.5)	(0.5)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
p30	3.0	9.0	4.7	0.4	1.2	0.5	1.5	3.1	2.8	4.7	0.1	9.8	0.7	10.2	7.3	6.0	0.9	1.0	0.2	0.9	2.7
	(0.1)	(1.1)	(0.4)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(1.4)	(0.1)	(0.9)	(0.1)	(0.6)	(0.8)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
p40	5.8	17.0	9.4	1.0	3.0	1.0	3.1	6.5	4.9	10.1	0.2	19.1	2.5	15.5	12.6	9.9	1.4	2.5	0.5	1.6	5.0
	(0.2)	(1.2)	(0.6)	(0.1)	(0.2)	(0.1)	(0.3)	(0.3)	(0.2)	(1.4)	(0.1)	(1.8)	(0.1)	(1.1)	(1.2)	(0.5)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
p50	10.4	28.5	16.5	2.1	5.5	2.0	7.0	11.6	7.0	15.8	0.4	32.1	3.4	22.1	21.4	15.4	2.0	5.0	1.1	2.6	8.9
	(0.3)	(1.7)	(1.1)	(0.1)	(0.3)	(0.2)	(0.5)	(0.4)	(0.2)	(2.4)	(0.1)	(2.9)	(0.1)	(1.2)	(2.1)	(0.6)	(0.1)	(0.4)	(0.1)	(0.2)	(0.3)
p60	18.1	43.6	27.6	3.8	10.3	3.0	14.0	19.2	11.5	23.5	0.6	54.7	4.2	31.6	36.4	22.3	2.8	9.6	2.5	3.9	14.5
	(0.3)	(2.6)	(1.4)	(0.3)	(0.5)	(0.4)	(0.9)	(0.6)	(0.5)	(2.5)	(0.1)	(4.0)	(0.1)	(1.6)	(2.8)	(0.9)	(0.1)	(0.7)	(0.3)	(0.3)	(0.3)
p70	30.9	70.1	44.1	6.3	21.0	5.1	24.1	30.7	19.4	34.7	1.1	95.3	6.2	44.4	59.5	33.6	4.4	15.8	5.1	5.9	23.8
	(0.5)	(5.0)	(1.6)	(0.3)	(1.0)	(0.6)	(1.1)	(0.8)	(0.8)	(3.2)	(0.2)	(6.6)	(0.3)	(2.5)	(3.9)	(1.4)	(0.2)	(0.9)	(0.4)	(0.7)	(0.5)
p80	53.8	114.6	72.7	10.9	41.0	10.0	45.1	53.3	34.6	58.6	2.3	156.4	10.4	67.6	90.6	51.0	7.2	28.4	10.4	8.5	41.8
	(0.9)	(7.6)	(3.9)	(0.5)	(1.4)	(0.7)	(2.6)	(1.3)	(1.0)	(9.1)	(0.3)	(11.6)	(0.4)	(4.2)	(4.5)	(2.0)	(0.3)	(1.6)	(0.9)	(0.7)	(0.9)
p90	105.9	226.0	128.4	24.7	90.0	20.0	100.0	105.9	65.0	111.0	6.2	319.8	23.4	140.1	140.7	86.8	12.2	55.9	24.1	14.0	87.9
	(1.8)	(17.0)	(5.0)	(1.8)	(4.1)	(2.9)	(6.2)	(2.7)	(2.0)	(16.2)	(0.9)	(22.1)	(1.4)	(8.3)	(5.8)	(3.9)	(0.5)	(2.5)	(2.2)	(1.3)	(2.6)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, EE3, EE4, EE5, ES1, ES2, ES8, FI3, FI4, FI6, FI7, FI8, FR11, FR12, FR13, HU10, HU11, IE5, IT3, LV8, NL1, PL1, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	10.4	28.5	16.5	2.1	5.5	2.0	7.0	11.6	7.0	15.8	0.4	32.1	3.4	22.1	21.4	15.4	2.0	5.0	1.1	2.6	8.9
		(0.3)	(1.7)	(1.1)	(0.1)	(0.3)	(0.2)	(0.5)	(0.4)	(0.2)	(2.4)	(0.1)	(2.9)	(0.1)	(1.2)	(2.1)	(0.6)	(0.1)	(0.4)	(0.1)	(0.2)	(0.3)
Income	Bottom 20%	1.6	4.2	2.1	0.5	2.1	0.5	1.0	2.2	1.5	3.5	0.1	5.5	0.6	8.4	6.8	3.1	0.5	1.1	0.3	0.9	1.8
		(0.1)	(1.1)	(0.4)	(0.2)	(0.4)	(0.2)	(0.1)	(0.3)	(0.2)	(2.9)	(0.1)	(1.5)	(0.1)	(0.9)	(1.9)	(0.4)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
	20-40%	4.4	14.1	6.7	1.4	2.0	1.2	2.6	5.2	3.8	9.0	0.2	21.1	2.4	22.2	13.0	8.5	1.1	2.4	0.8	2.0	4.5
		(0.2)	(3.8)	(0.9)	(0.4)	(0.2)	(0.5)	(0.4)	(0.7)	(0.4)	(4.0)	(0.1)	(3.7)	(0.1)	(3.0)	(2.7)	(0.7)	(0.1)	(0.5)	(0.2)	(0.3)	(0.4)
	40-60%	9.5	29.3	14.1	1.6	3.4	2.0	5.9	11.4	6.5	14.4	0.3	29.8	3.3	20.0	24.1	15.5	1.7	4.1	1.0	2.0	9.1
		(0.5)	(3.9)	(2.4)	(0.3)	(0.4)	(0.4)	(0.7)	(0.9)	(0.4)	(5.6)	(0.1)	(6.8)	(0.1)	(3.0)	(4.7)	(1.4)	(0.1)	(0.7)	(0.3)	(0.5)	(0.6)
	60-80%	19.1	45.5	27.5	2.4	8.0	2.1	12.4	18.0	11.3	24.7	0.3	56.1	4.1	29.3	31.8	24.6	2.4	6.5	1.7	3.5	13.3
		(0.8)	(5.0)	(2.5)	(0.4)	(0.9)	(0.4)	(2.5)	(1.1)	(0.8)	(6.5)	(0.1)	(6.2)	(0.1)	(4.0)	(6.2)	(2.1)	(0.2)	(0.9)	(0.4)	(0.7)	(0.7)
	80-90%	33.0	55.2	40.8	3.9	17.7	3.3	24.8	29.3	20.0	22.6	0.8	94.1	5.7	29.4	46.7	33.6	4.0	12.1	4.1	4.8	20.1
		(1.7)	(9.4)	(4.3)	(0.6)	(3.0)	(0.7)	(3.2)	(2.2)	(2.4)	(7.4)	(0.5)	(16.4)	(0.8)	(4.9)	(11.4)	(2.4)	(0.5)	(1.7)	(1.3)	(1.1)	(0.9)
	90-100%	71.0	93.9	86.9	8.0	45.0	6.0	73.5	82.0	47.2	42.1	2.1	170.3	19.3	69.9	62.9	59.5	7.7	31.3	9.2	7.0	43.0
		(2.9)	(10.8)	(6.7)	(0.7)	(5.8)	(2.7)	(10.2)	(5.3)	(3.8)	(10.3)	(0.6)	(23.0)	(2.0)	(16.7)	(11.3)	(5.6)	(1.0)	(3.3)	(1.6)	(1.5)	(2.1)
Net wealth	Bottom 20%	0.7	1.6	0.5	0.1	0.5	0.5	0.8	0.9	1.0	5.0	0.1	2.6	0.7	8.6	2.2	1.1	0.8	0.4	0.3	0.8	0.8
		(0.1)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(2.1)	(0.1)	(0.8)	(0.1)	(1.1)	(0.4)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
	20-40%	8.1	18.3	7.0	1.3	2.5	1.1	3.1	9.2	6.0	8.1	0.2	26.6	2.1	10.7	9.9	10.5	1.5	3.0	0.8	1.3	6.5
		(0.3)	(2.0)	(0.7)	(0.2)	(0.4)	(0.3)	(0.6)	(0.6)	(0.3)	(5.2)	(0.1)	(3.4)	(0.3)	(1.8)	(2.0)	(0.7)	(0.1)	(0.5)	(0.2)	(0.2)	(0.4)
	40-60%	11.5	26.3	27.8	2.4	5.0	1.7	6.2	13.4	7.1	12.7	0.2	27.8	2.9	20.5	47.3	25.3	2.2	5.7	0.7	2.0	8.6
		(0.5)	(3.1)	(1.8)	(0.4)	(0.5)	(0.5)	(0.8)	(0.7)	(0.4)	(6.7)	(0.1)	(5.1)	(0.2)	(2.3)	(6.0)	(1.7)	(0.1)	(0.7)	(0.2)	(0.3)	(0.5)
	60-80%	20.6	59.4	38.2	4.8	11.0	3.3	17.1	22.0	13.0	26.6	0.4	74.7	4.2	36.4	35.2	23.8	2.6	10.6	2.5	4.2	18.4
		(0.8)	(6.8)	(2.6)	(0.6)	(1.0)	(0.8)	(2.4)	(1.3)	(1.4)	(6.6)	(0.2)	(10.5)	(0.2)	(3.5)	(4.7)	(1.5)	(0.4)	(1.2)	(0.5)	(0.7)	(1.2)
	80-90%	48.1	148.3	85.5	8.6	36.0	4.7	42.9	52.2	28.3	23.0	1.2	148.5	6.6	69.7	76.3	49.0	3.1	20.4	6.1	5.2	39.9
		(1.9)	(15.8)	(6.4)	(1.4)	(4.5)	(1.2)	(7.8)	(2.8)	(2.9)	(13.0)	(0.4)	(29.5)	(0.8)	(10.8)	(14.1)	(4.1)	(0.5)	(3.3)	(1.3)	(1.3)	(2.6)
	90-100%	107.4	338.9	144.8	12.2	76.3	9.5	140.3	122.3	52.4	50.1	2.8	310.8	29.4	127.4	141.9	74.9	5.9	49.8	9.4	8.0	99.9
		(4.3)	(38.4)	(14.1)	(2.1)	(8.8)	(2.9)	(20.8)	(8.5)	(3.9)	(26.2)	(1.5)	(40.5)	(2.5)	(19.6)	(19.7)	(7.3)	(0.8)	(5.1)	(3.3)	(1.8)	(5.7)
Household size	1	7.3	14.5	9.9	1.1	5.0	1.5	3.5	8.9	6.0	10.2	0.2	23.7	2.3	13.1	14.9	7.4	1.0	2.9	0.6	1.9	4.0
		(0.4)	(2.7)	(0.9)	(0.2)	(0.4)	(0.4)	(0.6)	(0.6)	(0.5)	(2.9)	(0.1)	(5.0)	(0.2)	(2.0)	(2.6)	(0.5)	(0.1)	(0.6)	(0.1)	(0.3)	(0.3)
	2	15.1	39.1	21.4	3.4	6.8	2.5	10.6	15.9	9.0	12.0	0.4	50.5	3.6	28.1	34.6	20.3	2.0	6.6	1.8	2.9	14.7
		(0.6)	(4.8)	(1.6)	(0.3)	(0.8)	(0.5)	(1.3)	(0.9)	(0.7)	(3.8)	(0.1)	(5.8)	(0.1)	(3.7)	(3.9)	(1.3)	(0.2)	(0.8)	(0.3)	(0.3)	(0.6)
	3	10.3	30.1	21.2	1.8	4.0	2.1	7.8	10.7	8.0	19.9	0.4	29.1	3.9	22.0	18.7	21.4	2.2	5.8	1.0	2.2	11.5
		(0.5)	(4.6)	(2.9)	(0.3)	(0.6)	(0.6)	(1.3)	(0.9)	(0.7)	(3.6)	(0.1)	(7.2)	(0.1)	(3.0)	(5.6)	(2.2)	(0.2)	(0.6)	(0.2)	(0.5)	(0.7)
	4	11.8	45.3	26.9	3.9	5.9	2.0	8.3	13.2	8.0	21.6	0.8	34.4	4.5	25.0	20.2	29.0	2.7	5.1	2.0	3.2	12.0
		(0.7)	(6.8)	(4.0)	(0.7)	(0.7)	(0.4)	(1.0)	(1.0)	(0.7)	(5.0)	(0.3)	(6.2)	(0.2)	(2.0)	(6.9)	(3.5)	(0.3)	(0.9)	(0.5)	(0.5)	(0.8)
	5+	6.7	23.0	14.6	2.8	5.5	1.5	2.0	6.8	3.1	19.8	0.4	21.2	4.0	24.3	25.1	27.9	2.1	3.7	1.4	3.0	10.4
		(0.6)	(7.7)	(4.0)	(0.4)	(1.0)	(0.5)	(1.8)	(1.0)	(0.6)	(5.1)	(0.2)	(6.7)	(0.2)	(4.6)	(13.5)	(4.9)	(0.2)	(1.2)	(0.6)	(0.6)	(1.0)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	18.1	48.2	42.6	2.9	14.0	3.0	12.0	25.5	11.5	20.0	0.4	66.5	3.7	30.6	33.4	27.1	2.1	8.2	1.5	2.9	21.9
		(0.6)	(4.1)	(2.7)	(0.3)	(1.8)	(0.3)	(1.2)	(0.8)	(0.6)	(3.8)	(0.1)	(9.4)	(0.1)	(1.9)	(6.1)	(1.8)	(0.1)	(0.9)	(0.2)	(0.3)	(0.8)
	Owners - with mortgage	15.8	33.5	28.6	3.0	5.9	1.0	7.9	14.6	6.4	17.8	0.7	37.5	3.6	14.5	38.3	27.9	2.9	6.3	1.9	2.5	10.5
		(0.6)	(3.2)	(2.3)	(0.3)	(0.5)	(0.3)	(0.8)	(0.9)	(1.0)	(3.3)	(0.3)	(4.9)	(0.2)	(2.2)	(3.8)	(3.0)	(0.3)	(0.7)	(0.7)	(0.4)	(0.3)
	Renters / other	4.2	5.4	6.8	0.5	1.2	1.0	1.5	3.4	3.0	10.2	0.2	10.1	2.3	9.7	9.5	7.7	1.1	1.1	0.5	1.4	2.0
		(0.3)	(1.3)	(0.5)	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(2.8)	(0.1)	(2.2)	(0.3)	(1.4)	(1.3)	(0.5)	(0.1)	(0.2)	(0.1)	(0.6)	(0.1)
Age of RP	16-34	4.8	14.1	5.3	0.8	2.2	1.0	1.6	5.7	3.5	11.3	0.2	18.1	3.1	12.0	11.1	7.4	2.2	2.5	1.1	2.2	3.7
		(0.3)	(3.0)	(0.9)	(0.1)	(0.3)	(0.3)	(0.6)	(0.6)	(0.4)	(6.0)	(0.1)	(4.5)	(0.2)	(2.3)	(1.4)	(0.6)	(0.2)	(0.7)	(0.2)	(0.7)	(0.3)
	35-44	8.9	30.1	17.9	2.0	3.4	1.4	6.4	9.0	5.6	21.8	0.4	26.8	3.8	21.2	16.0	15.9	2.2	4.6	1.6	2.9	9.3
		(0.5)	(3.9)	(2.2)	(0.3)	(0.4)	(0.4)	(1.1)	(0.8)	(0.5)	(4.0)	(0.2)	(6.3)	(0.1)	(2.6)	(3.4)	(1.1)	(0.2)	(0.8)	(0.5)	(0.5)	(0.7)
	45-54	12.2	29.3	26.6	2.0	6.2	2.3	8.0	11.3	7.0	20.1	0.3	31.7	3.9	32.1	29.9	24.3	2.4	4.6	1.0	3.0	10.6
		(0.7)	(5.6)	(2.7)	(0.3)	(0.8)	(0.6)	(1.3)	(0.9)	(0.5)	(5.3)	(0.1)	(5.6)	(0.1)	(3.7)	(10.4)	(1.6)	(0.2)	(0.7)	(0.2)	(0.6)	(0.7)
	55-64	15.8	45.2	26.1	2.7	8.5	2.0	15.0	14.7	11.0	20.4	0.5	50.4	3.3	31.4	30.3	22.4	1.9	6.3	0.8	2.6	13.0
		(0.8)	(7.7)	(3.8)	(0.5)	(1.3)	(0.5)	(1.9)	(1.1)	(1.0)	(5.5)	(0.2)	(7.1)	(0.2)	(2.8)	(5.9)	(2.1)	(0.2)	(1.1)	(0.2)	(0.5)	(1.1)
65-74	13.7	29.7	19.1	3.4	11.7	2.6	9.0	19.2	10.0	12.7	0.4	58.1	2.9	22.3	36.1	15.5	1.2	6.1	1.4	2.0	14.5	
	(0.7)	(6.4)	(2.4)	(0.9)	(1.4)	(0.6)	(2.3)	(1.8)	(0.6)	(8.2)	(0.2)	(18.5)	(0.2)	(3.4)	(7.4)	(1.6)	(0.1)	(1.0)	(0.5)	(0.3)	(1.3)	
75+	11.2	25.8	14.1	4.5	11.0	3.0	5.9	19.2	7.3	5.7	0.3	49.9	2.9	16.2	28.9	12.9	1.1	6.8	1.0	2.1	10.0	
	(0.6)	(4.7)	(2.7)	(0.7)	(2.4)	(0.7)	(0.9)	(1.6)	(0.5)	(2.8)	(0.1)	(21.9)	(0.2)	(3.3)	(5.6)	(1.4)	(0.1)	(1.0)	(0.2)	(0.3)	(0.7)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE3, EE4, EE5, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR11, FR12, FR13, FR20, FR21, GR1, GR2, HU10, HU11, IE5, IT3, IT6, IT7, LV1, LV2, LV3, LV4, LV8, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, PT1, SI1, SI2, SI3, SI4, SI5, SI6, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	8.8	11.0	9.6	3.6	13.1	0.8	11.4	11.7	3.7	20.4	0.8	9.0	1.3	16.4	8.0	5.4	3.5	5.7	8.0	2.1	21.4
		(0.2)	(1.0)	(0.6)	(0.4)	(0.5)	(0.2)	(0.6)	(0.4)	(0.2)	(1.9)	(0.3)	(0.8)	(0.2)	(1.1)	(0.8)	(0.5)	(0.4)	(0.4)	(0.5)	(0.6)	(0.2)
Income	Bottom 20%	2.4	1.8	3.5	0.8	5.4	0.4	2.6	2.5	0.3	14.8	0.8	1.2	0.7	6.8	3.8	1.0	0.9	0.8	4.4	1.2	8.4
		(0.3)	(0.7)	(1.1)	(0.4)	(0.9)	(0.3)	(0.6)	(0.5)	(0.1)	(4.5)	(0.6)	(0.8)	(0.3)	(1.5)	(1.6)	(0.4)	(0.5)	(0.4)	(1.3)	(1.6)	(0.9)
	20-40%	3.4	7.9	5.1	1.3	5.1	< 0.1	5.2	5.5	0.7	21.0	1.5	3.0	0.2	16.4	4.5	2.3	1.2	1.0	6.4	3.7	12.1
		(0.4)	(2.0)	(1.1)	(0.6)	(0.9)	(0.1)	(0.9)	(0.8)	(0.2)	(5.1)	(1.1)	(1.6)	(0.1)	(2.8)	(1.6)	(0.7)	(0.5)	(0.5)	(1.2)	(1.8)	(0.9)
	40-60%	6.6	10.1	6.0	4.1	7.1	0.6	7.6	8.0	1.3	14.3	0.0	4.7	1.0	13.6	7.0	4.1	2.8	3.7	9.4	3.4	19.6
		(0.4)	(1.9)	(1.1)	(1.2)	(1.0)	(0.6)	(1.2)	(0.9)	(0.3)	(3.9)	(0.5)	(2.0)	(0.4)	(3.0)	(1.8)	(1.0)	(0.8)	(1.0)	(1.3)	(1.5)	(1.0)
	60-80%	10.4	13.3	10.3	3.7	14.2	1.1	13.8	14.1	4.8	18.4	1.0	12.4	1.3	21.2	10.0	6.3	4.9	6.0	6.2	0.6	25.1
		(0.5)	(2.5)	(1.4)	(1.0)	(1.2)	(0.6)	(1.9)	(0.9)	(0.7)	(3.9)	(0.7)	(2.2)	(0.4)	(3.0)	(2.0)	(1.2)	(1.3)	(1.1)	(1.1)	(0.4)	(0.9)
	80-90%	15.8	20.6	16.7	5.5	26.4	0.6	19.1	20.0	7.6	32.1	0.3	14.4	2.2	20.5	11.6	9.7	5.2	9.9	14.1	0.8	32.4
		(0.9)	(4.2)	(2.0)	(1.5)	(2.2)	(0.5)	(2.9)	(1.5)	(1.3)	(8.5)	(0.3)	(3.5)	(0.7)	(4.6)	(3.2)	(2.1)	(2.2)	(2.1)	(2.2)	(0.6)	(1.3)
	90-100%	26.9	23.8	29.2	10.4	41.0	3.5	37.0	37.3	14.7	35.1	1.7	32.9	4.8	27.9	18.3	17.2	10.5	24.0	13.1	2.6	50.9
		(1.0)	(4.2)	(2.5)	(1.7)	(2.2)	(1.5)	(3.4)	(1.6)	(1.6)	(5.4)	(0.7)	(3.9)	(1.1)	(4.9)	(3.7)	(2.8)	(2.3)	(2.4)	(2.0)	(1.8)	(1.3)
Net wealth	Bottom 20%	0.7	1.0	0.5	0.8	6.2	0.2	1.0	1.3	< 0.1	7.1	0.3	1.2	0.1	4.4	1.3	0.7	0.6	0.5	2.3	0.3	3.3
		(0.1)	(0.6)	(0.3)	(0.5)	(0.8)	(0.1)	(0.4)	(0.4)	(0.1)	(2.5)	(0.4)	(0.8)	(0.2)	(1.5)	(0.7)	(0.4)	(0.4)	(0.4)	(0.8)	(0.2)	(0.5)
	20-40%	3.2	8.3	1.8	0.9	5.2	0.5	4.2	5.8	1.1	12.3	0.3	4.6	0.3	6.0	4.3	1.4	2.6	2.3	5.0	1.1	11.1
		(0.3)	(2.4)	(0.7)	(0.4)	(0.8)	(0.4)	(1.0)	(0.8)	(0.4)	(3.9)	(0.6)	(1.6)	(0.2)	(1.8)	(2.0)	(0.6)	(0.8)	(0.8)	(1.1)	(0.7)	(0.8)
	40-60%	6.8	8.0	7.2	2.7	9.3	0.7	7.5	9.0	1.8	17.7	1.0	7.1	0.5	10.7	7.4	5.5	3.1	2.8	6.0	1.4	15.3
		(0.5)	(2.5)	(1.2)	(0.9)	(0.9)	(0.7)	(1.3)	(0.8)	(0.5)	(5.5)	(0.7)	(1.8)	(0.3)	(2.5)	(2.1)	(1.2)	(1.0)	(0.7)	(1.4)	(1.6)	(0.9)
	60-80%	9.8	12.2	11.1	3.7	14.1	0.4	11.3	13.2	4.7	28.3	0.8	10.3	1.1	18.9	9.6	4.2	5.9	5.2	9.9	3.3	24.8
		(0.5)	(2.4)	(1.6)	(1.0)	(1.2)	(0.3)	(1.4)	(1.1)	(0.8)	(5.5)	(0.5)	(2.2)	(0.3)	(2.9)	(2.5)	(1.0)	(1.3)	(1.1)	(1.4)	(2.0)	(1.0)
	80-90%	17.6	21.0	21.8	7.5	22.4	2.3	24.7	22.4	8.8	30.9	2.1	17.6	2.3	33.7	12.8	13.8	3.9	8.6	15.6	7.4	41.5
		(0.8)	(3.4)	(2.7)	(1.9)	(1.9)	(1.0)	(2.6)	(1.5)	(1.4)	(8.8)	(2.0)	(3.9)	(0.7)	(4.7)	(3.6)	(2.5)	(1.4)	(1.8)	(2.7)	(4.0)	(1.5)
	90-100%	29.4	30.7	32.7	12.0	39.0	2.5	41.6	35.9	12.5	43.2	1.5	25.7	6.8	50.6	22.5	16.9	7.2	26.6	17.8	1.8	63.3
		(1.0)	(3.5)	(2.6)	(2.1)	(2.7)	(1.4)	(3.6)	(1.6)	(1.5)	(6.2)	(0.6)	(3.7)	(1.4)	(5.1)	(3.2)	(3.0)	(1.6)	(2.7)	(2.3)	(1.0)	(1.4)
Household size	1	7.0	6.4	8.1	1.7	10.1	0.7	8.9	8.6	2.0	10.9	0.8	7.6	1.2	15.9	7.9	3.0	2.1	3.3	6.8	5.4	14.8
		(0.4)	(1.2)	(1.0)	(0.6)	(0.8)	(0.4)	(1.3)	(0.6)	(0.3)	(4.2)	(0.4)	(1.5)	(0.4)	(2.3)	(1.4)	(0.5)	(0.6)	(0.7)	(1.1)	(2.3)	(0.7)
	2	10.1	13.8	10.9	4.7	12.7	0.4	13.3	12.2	4.3	28.0	1.0	9.9	1.2	15.9	9.0	7.3	4.7	5.1	8.2	2.0	26.1
		(0.3)	(1.8)	(0.8)	(0.9)	(0.9)	(0.2)	(1.2)	(0.6)	(0.4)	(4.4)	(0.7)	(1.5)	(0.3)	(1.9)	(1.2)	(0.9)	(0.9)	(0.7)	(1.0)	(0.6)	(0.6)
	3	9.5	16.3	10.8	2.1	11.9	1.5	13.9	12.4	4.2	20.3	1.1	10.5	1.1	20.5	6.8	5.6	2.6	6.8	9.1	1.0	24.1
		(0.5)	(3.1)	(1.3)	(0.6)	(1.4)	(0.7)	(1.5)	(1.2)	(0.7)	(4.4)	(0.7)	(2.1)	(0.3)	(2.4)	(1.9)	(1.2)	(0.7)	(0.9)	(1.2)	(0.6)	(1.1)
	4	9.8	14.1	10.8	5.1	17.4	0.9	8.3	18.2	4.7	14.6	0.8	9.2	2.3	16.1	7.1	6.0	5.4	6.8	9.2	0.6	28.1
		(0.5)	(3.3)	(1.6)	(1.1)	(1.3)	(0.5)	(1.1)	(1.3)	(0.6)	(3.0)	(0.6)	(1.7)	(0.7)	(2.5)	(2.1)	(1.4)	(1.2)	(1.0)	(1.2)	(0.4)	(1.3)
	5+	7.9	4.0	5.1	10.2	15.2	0.8	13.4	11.9	3.6	25.9	0.0	7.9	1.1	9.2	7.7	8.9	3.0	8.4	8.0	0.0	24.5
		(0.6)	(1.8)	(1.3)	(2.5)	(1.7)	(0.5)	(3.1)	(1.4)	(1.1)	(4.7)	(0.1)	(2.6)	(0.5)	(2.5)	(3.4)	(3.5)	(1.2)	(2.0)	(1.5)	(0.1)	(1.8)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	11.0	12.7	15.2	3.6	15.5	0.6	14.2	15.6	4.4	27.7	1.0	10.5	1.4	19.7	9.2	6.6	3.3	5.6	9.8	2.8	30.8
		(0.3)	(1.2)	(1.4)	(0.5)	(0.9)	(0.2)	(0.9)	(0.7)	(0.4)	(3.5)	(0.4)	(1.4)	(0.2)	(1.4)	(1.7)	(1.0)	(0.5)	(0.6)	(0.7)	(0.9)	(0.7)
	Owners - with mortgage	12.1	13.9	11.3	5.5	17.6	1.6	10.5	17.3	7.6	20.0	1.1	10.7	1.2	13.6	11.4	8.3	7.2	8.2	4.1	0.4	24.5
	(0.5)	(2.2)	(1.4)	(1.1)	(1.0)	(1.1)	(1.2)	(1.0)	(1.3)	(3.3)	(0.6)	(1.5)	(0.4)	(2.5)	(1.3)	(1.5)	(1.6)	(0.8)	(1.3)	(0.3)	(0.7)	
	Renters / other	4.9	5.9	6.2	2.0	4.9	1.1	5.6	5.4	1.2	10.3	0.3	5.6	1.0	8.1	4.4	3.9	2.1	2.4	4.7	0.6	8.1
	(0.3)	(1.6)	(0.6)	(0.7)	(0.6)	(0.4)	(1.3)	(0.5)	(0.2)	(2.8)	(0.3)	(1.3)	(0.4)	(1.7)	(1.1)	(0.6)	(0.6)	(0.6)	(0.8)	(0.4)	(0.5)	
Age of RP	16-34	5.5	8.8	4.9	3.9	6.2	0.0	4.4	7.5	2.0	6.9	0.4	5.0	1.9	9.9	5.5	4.4	5.1	3.8	9.1	0.1	13.4
		(0.5)	(3.1)	(1.1)	(1.0)	(0.8)	(0.1)	(1.5)	(0.8)	(1.1)	(3.0)	(0.5)	(1.7)	(0.6)	(2.0)	(2.2)	(1.0)	(1.4)	(1.0)	(1.8)	(0.1)	(0.8)
	35-44	8.4	12.4	9.1	3.8	14.0	1.2	8.2	13.0	3.7	15.2	1.0	8.8	1.2	12.7	5.2	6.1	4.3	7.6	7.6	1.1	21.9
		(0.5)	(2.5)	(1.2)	(0.9)	(1.1)	(0.5)	(1.3)	(1.0)	(0.8)	(3.1)	(0.8)	(1.8)	(0.5)	(2.7)	(1.4)	(1.5)	(1.0)	(1.0)	(1.2)	(0.7)	(1.0)
	45-54	10.1	12.7	11.6	5.1	17.5	1.4	10.7	15.2	4.1	27.3	2.0	11.7	1.6	17.3	10.8	7.0	3.3	5.0	7.2	0.9	21.1
		(0.5)	(2.5)	(1.2)	(1.1)	(1.2)	(0.8)	(1.3)	(1.1)	(0.5)	(5.0)	(1.2)	(1.9)	(0.4)	(2.4)	(2.3)	(1.2)	(0.8)	(0.9)	(0.9)	(0.5)	(0.9)
	55-64	10.2	12.4	10.2	3.2	15.1	1.1	16.2	12.5	4.6	27.6	0.8	11.7	1.5	18.4	9.9	6.2	3.0	7.0	6.6	3.4	24.5
		(0.5)	(1.9)	(1.4)	(0.9)	(1.3)	(0.8)	(1.9)	(0.8)	(0.6)	(4.7)	(0.5)	(1.9)	(0.4)	(2.7)	(1.8)	(1.3)	(0.7)	(1.0)	(1.0)	(1.4)	(0.9)
65-74	11.0	9.9	14.2	3.3	13.1	0.3	18.0	12.8	4.1	29.3	0.2	5.8	1.2	20.8	8.5	3.5	2.9	5.4	11.3	4.4	28.9	
	(0.5)	(1.5)	(1.6)	(1.1)	(1.4)	(0.2)	(1.9)	(1.0)	(0.5)	(7.3)	(0.2)	(1.8)	(0.4)	(2.8)	(1.7)	(0.8)	(0.7)	(1.0)	(1.6)	(2.1)	(1.2)	
75+	7.1	8.9	8.1	1.6	12.7	0.4	9.2	9.2	2.5	10.7	0.2	9.2	0.4	18.4	8.2	4.8	2.3	4.0	7.5	3.5	21.5	
	(0.5)	(1.9)	(1.6)	(0.7)	(1.7)	(0.3)	(1.1)	(0.9)	(0.4)	(3.9)	(0.2)	(2.8)	(0.2)	(3.2)	(1.9)	(1.5)	(1.2)	(1.0)	(1.6)	(1.6)	(1.5)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, AT3, BE1, DE1, DE2, DE5, DE9, DE10, DE11, EE1, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, IT6, IT7, LV1, LV4, LV9, MT1, MT4, NL1, NL2, NL5, PL1, PL2, PL3, PL4, PL5, PL8, PL11, PL12, PT1, SI1, SI2, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA1000 Total real assets	81.6	76.7	77.6	89.8	87.5	93.4	81.2	81.1	88.6	91.3	91.9	84.7	83.2	85.8	75.1	86.0	95.4	87.4	93.5	92.0	82.7
	(0.3)	(1.0)	(1.0)	(1.0)	(0.7)	(0.7)	(1.3)	(0.6)	(0.4)	(1.0)	(2.2)	(1.5)	(0.8)	(1.0)	(1.0)	(1.6)	(0.2)	(0.7)	(0.6)	(0.8)	(0.6)
DA2100 Total financial assets	18.4	23.3	22.4	10.2	12.5	6.6	18.8	18.9	11.4	8.7	8.1	15.3	16.8	14.2	24.9	14.0	4.6	12.6	6.5	8.0	17.3
	(0.3)	(1.0)	(1.0)	(1.0)	(0.7)	(0.7)	(1.3)	(0.6)	(0.4)	(1.0)	(2.2)	(1.5)	(0.8)	(1.0)	(1.0)	(1.6)	(0.2)	(0.7)	(0.6)	(0.8)	(0.6)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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

M = missing value, N = too few observations.

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

See country notes: AT1, DE3, DE4, DE5, EE1, EE3, EE4, EE5, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI10, FR2, FR3, FR4, FR11, FR12, FR13, GR1, HU1, HU2, HU3, HU4, HU8, HU9, HU10, HU11, IE4, IE5, IT3, LV2, LV3, LV7, LV8, MT2, MT3, MT7, NL1, NL2, NL3, NL4, NL8, NL9, PL1, PL3, PL6, PL7, PL8, PL9, PL10, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI3, SI4, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA1110 Value of household's main residence	60.0	67.0	55.1	55.7	53.3	56.6	55.8	55.9	70.4	40.0	52.7	59.7	67.5	55.5	80.1	58.1	69.9	54.4	58.0	77.9	64.6
	(0.7)	(2.6)	(2.0)	(3.6)	(1.3)	(1.9)	(1.3)	(1.3)	(0.9)	(3.6)	(4.8)	(3.1)	(1.9)	(3.5)	(2.1)	(6.8)	(1.4)	(2.8)	(4.7)	(2.3)	(0.6)
DA1120 Value of other real estate property	22.3	19.3	24.4	19.4	35.8	31.3	30.8	20.2	17.2	34.3	27.2	31.8	16.1	19.8	12.6	16.9	10.5	23.3	14.7	9.5	24.7
	(0.5)	(1.5)	(1.6)	(1.6)	(1.4)	(1.8)	(1.3)	(0.7)	(0.6)	(3.0)	(3.8)	(3.3)	(0.9)	(1.6)	(2.1)	(3.8)	(0.8)	(2.6)	(1.3)	(1.2)	(0.4)
DA1130 Value of household's vehicles	3.5	2.9	3.8	4.4	2.9	4.3	2.7	3.4	3.1	2.3	4.5	2.8	4.3	3.4	4.9	3.5	3.2	4.1	4.1	5.8	5.1
	(0.1)	(0.1)	(0.2)	(0.4)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.2)	(0.5)	(0.2)	(0.2)	(0.4)	(0.2)	(0.4)	(0.1)	(0.2)	(0.4)	(0.5)	(0.1)
DA1131 Valuables	2.3	0.9	1.5	0.8	2.0	0.6	1.0	5.9	1.6	0.3	0.2	1.0	0.6	0.9	0.8	1.3	0.3	1.4	0.4	0.7	M
	(0.1)	(0.2)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.1)	(0.2)	(0.2)	(0.2)	
DA1140 Value of self-employment businesses	11.9	9.8	15.1	19.7	6.1	7.1	9.8	14.7	7.8	23.0	15.4	4.7	11.7	20.3	1.6	20.2	16.1	16.8	22.8	6.3	5.7
	(0.7)	(2.5)	(2.0)	(4.9)	(1.0)	(0.7)	(1.1)	(1.8)	(0.6)	(5.6)	(4.1)	(1.5)	(2.2)	(4.8)	(0.4)	(6.1)	(1.1)	(3.7)	(6.1)	(1.9)	(0.7)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.
 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: AT2, ES1, ES2, ES3, ES8, FI1, 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA2101 Deposits	43.4	41.8	47.2	68.0	54.6	88.1	36.2	36.4	48.1	53.5	48.5	46.3	45.1	50.3	39.6	66.6	68.2	69.6	63.2	71.9	47.5
	(0.8)	(1.7)	(1.4)	(4.9)	(2.0)	(3.5)	(2.8)	(1.1)	(1.6)	(6.2)	(11.3)	(5.3)	(1.7)	(2.1)	(1.7)	(2.9)	(1.7)	(1.9)	(4.5)	(4.7)	(1.8)
DA2102 Mutual funds, total	9.5	25.0	9.7	3.1	6.0	N	9.5	4.3	13.2	11.5	N	15.8	17.3	7.0	7.5	11.5	7.2	3.7	4.4	3.3	13.7
	(0.4)	(1.7)	(1.0)	(1.3)	(0.9)		(1.4)	(0.4)	(1.5)	(5.9)		(1.6)	(1.1)	(1.3)	(1.0)	(2.4)	(1.4)	(0.5)	(0.8)	(0.9)	(0.5)
DA2103 Bonds	4.4	3.7	3.4	N	2.6	N	0.6	1.2	20.5	N	N	2.0	16.3	15.6	7.7	3.5	1.5	1.0	N	N	1.1
	(0.3)	(0.6)	(0.6)		(0.4)		(0.1)	(0.3)	(1.2)			(0.6)	(1.2)	(1.5)	(1.7)	(1.0)	(0.4)	(0.2)			(0.3)
DA2105 Shares, publicly traded	7.8	7.1	6.9	1.7	10.3	N	13.2	9.2	2.8	0.8	N	5.4	0.7	9.6	2.5	3.5	3.0	2.5	5.9	0.5	24.2
	(0.4)	(1.3)	(0.8)	(0.4)	(2.0)		(1.7)	(0.7)	(0.4)	(0.8)		(1.2)	(0.2)	(1.3)	(0.4)	(0.7)	(0.5)	(0.7)	(1.4)	(0.2)	(2.5)
DA2107 Money owed to households	2.9	1.4	2.5	8.9	1.6	2.6	8.6	0.8	0.6	8.0	23.1	2.1	6.2	1.7	2.9	2.8	2.4	10.3	15.3	4.6	M
	(0.3)	(0.3)	(0.3)	(2.2)	(0.3)	(0.7)	(1.5)	(0.1)	(0.2)	(2.2)	(15.9)	(0.5)	(1.5)	(1.1)	(0.5)	(0.8)	(0.5)	(1.6)	(4.8)	(2.0)	
DA2109 Voluntary pension/whole life insurance	23.6	14.4	24.4	7.9	21.5	1.5	13.1	39.4	7.2	22.6	7.3	17.6	13.7	11.8	36.5	9.3	15.0	9.1	9.4	17.0	7.4
	(0.6)	(0.9)	(1.1)	(0.9)	(1.7)	(0.7)	(1.4)	(1.5)	(0.5)	(7.8)	(2.8)	(3.0)	(0.8)	(0.9)	(2.0)	(1.4)	(0.7)	(0.7)	(1.2)	(4.5)	(0.3)
DA2199 Other types of financial assets	8.4	6.7	6.0	10.4	3.2	N	18.9	8.7	7.6	N	N	10.7	N	N	3.4	2.8	2.7	3.9	1.6	2.5	6.0
	(1.1)	(2.0)	(0.9)	(5.9)	(1.2)		(5.5)	(1.6)	(1.6)			(4.0)			(1.1)	(1.2)	(0.5)	(1.2)	(0.5)	(1.1)	(0.8)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, EE3, EE4, EE5, ES1, ES2, ES3, ES8, FI3, FI4, FI6, FI7, FI8, FR11, FR12, FR13, HU10, HU11, IE5, IT3, LV8, NL1, PL1, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	18.4	23.3	22.4	10.2	12.5	6.6	18.8	18.9	11.4	8.7	8.1	15.3	16.8	14.2	24.9	14.0	4.6	12.6	6.5	8.0	17.3
		(0.3)	(1.0)	(1.0)	(1.0)	(0.7)	(0.7)	(1.3)	(0.6)	(0.4)	(1.0)	(2.2)	(1.5)	(0.8)	(1.0)	(1.0)	(1.6)	(0.2)	(0.7)	(0.6)	(0.8)	(0.6)
Income	Bottom 20%	14.5	15.2	31.5	11.8	8.7	4.3	11.2	12.6	6.2	5.8	3.1	13.0	7.1	10.0	34.3	16.2	2.9	11.1	4.1	4.0	13.7
		(1.7)	(2.3)	(3.6)	(2.3)	(0.7)	(0.9)	(2.6)	(0.9)	(0.6)	(2.3)	(1.4)	(2.6)	(1.1)	(1.1)	(3.9)	(2.3)	(0.4)	(3.0)	(1.1)	(0.6)	(1.0)
	20-40%	14.5	24.6	23.0	11.7	9.1	4.8	17.3	16.6	8.0	7.6	4.1	16.6	10.4	14.2	25.2	18.0	4.1	14.4	5.9	6.4	16.7
		(0.9)	(2.1)	(3.1)	(2.1)	(0.8)	(0.8)	(6.2)	(1.3)	(0.5)	(2.7)	(1.3)	(3.0)	(1.1)	(1.7)	(2.8)	(3.0)	(0.5)	(1.7)	(1.6)	(1.6)	(1.2)
	40-60%	16.7	25.2	23.3	10.1	9.1	5.6	12.8	15.5	9.4	12.1	4.4	12.8	11.4	16.2	26.2	15.5	3.8	11.7	5.9	6.7	15.9
		(0.9)	(2.0)	(3.1)	(1.1)	(0.6)	(0.8)	(1.3)	(1.5)	(0.4)	(4.4)	(3.1)	(1.6)	(1.1)	(1.9)	(2.1)	(1.7)	(0.4)	(1.0)	(1.6)	(0.9)	(0.7)
	60-80%	17.2	24.2	23.4	8.0	10.9	5.0	16.1	16.3	9.9	9.7	9.7	13.1	13.4	16.7	21.1	15.9	3.9	11.5	5.6	8.7	15.6
		(0.6)	(2.0)	(2.8)	(1.8)	(0.8)	(1.4)	(2.5)	(0.8)	(0.4)	(2.6)	(7.8)	(1.4)	(0.9)	(1.9)	(2.5)	(1.5)	(0.4)	(1.5)	(0.9)	(1.1)	(0.8)
	80-90%	18.8	24.5	20.6	11.1	16.3	7.0	17.6	16.9	11.2	7.6	4.8	13.2	14.7	18.5	26.7	13.5	4.5	12.2	7.3	7.5	15.0
		(0.8)	(2.4)	(3.2)	(4.2)	(2.1)	(2.1)	(1.3)	(0.9)	(0.8)	(3.4)	(1.5)	(1.5)	(1.1)	(2.9)	(3.1)	(2.1)	(0.7)	(1.4)	(1.6)	(1.3)	(0.7)
	90-100%	21.9	22.3	21.2	10.6	16.4	11.7	26.3	24.3	16.2	8.2	11.5	18.8	27.9	11.2	23.2	11.1	7.2	13.8	9.6	11.7	21.1
		(0.9)	(3.1)	(1.8)	(1.7)	(2.0)	(2.1)	(3.0)	(1.5)	(1.3)	(1.5)	(3.3)	(4.3)	(2.5)	(2.4)	(2.0)	(3.2)	(0.8)	(1.5)	(2.1)	(2.6)	(1.8)
Net wealth	Bottom 20%	13.8	20.2	18.5	16.3	5.3	7.4	8.0	20.7	23.3	8.0	5.5	15.9	20.4	34.2	10.9	33.2	25.1	7.7	26.2	17.3	13.1
		(1.0)	(7.0)	(3.6)	(2.7)	(0.5)	(2.2)	(1.1)	(2.9)	(3.1)	(3.0)	(1.5)	(4.1)	(1.7)	(4.8)	(1.4)	(7.8)	(3.6)	(0.9)	(3.0)	(2.9)	(1.0)
	20-40%	26.2	16.8	51.2	13.7	12.6	6.3	10.1	23.0	15.5	13.4	7.1	14.9	13.3	11.0	24.9	59.7	8.3	10.2	9.0	6.2	16.8
		(0.7)	(1.5)	(3.8)	(1.3)	(0.8)	(0.8)	(0.8)	(1.0)	(1.1)	(4.3)	(2.0)	(1.9)	(0.7)	(1.2)	(3.6)	(3.3)	(0.8)	(0.9)	(1.1)	(1.0)	(0.8)
	40-60%	17.8	14.9	36.0	10.4	9.8	4.1	9.3	15.6	8.8	11.8	4.5	10.7	10.0	13.3	28.9	28.9	6.5	12.2	5.4	6.5	10.6
		(0.5)	(1.1)	(1.9)	(0.8)	(0.6)	(0.6)	(0.6)	(0.6)	(0.4)	(3.7)	(0.8)	(1.1)	(0.5)	(1.2)	(2.2)	(1.7)	(0.6)	(0.9)	(0.6)	(0.8)	(0.4)
	60-80%	15.4	19.5	25.1	11.4	10.6	6.3	13.3	14.0	9.1	11.7	6.1	13.5	12.9	15.2	21.3	14.1	4.6	13.4	6.2	8.3	12.2
		(0.5)	(1.2)	(1.2)	(1.2)	(0.5)	(1.3)	(0.9)	(0.5)	(0.3)	(3.6)	(1.1)	(1.5)	(0.6)	(1.2)	(1.7)	(0.9)	(0.3)	(0.8)	(0.8)	(0.8)	(0.4)
	80-90%	17.4	27.4	25.6	11.9	13.4	6.6	16.4	16.6	11.3	7.8	6.6	16.3	13.0	19.0	23.0	14.0	3.3	14.3	8.0	7.5	14.4
		(0.5)	(1.8)	(1.6)	(1.2)	(0.8)	(1.1)	(1.1)	(0.6)	(0.5)	(3.4)	(1.5)	(1.7)	(0.8)	(1.9)	(2.0)	(1.0)	(0.3)	(1.1)	(1.2)	(1.1)	(0.5)
	90-100%	19.7	28.3	18.2	8.8	14.8	7.5	25.7	22.2	12.9	6.8	9.6	17.1	21.6	12.1	29.9	10.2	3.5	12.3	5.9	8.6	23.7
		(0.7)	(2.5)	(1.6)	(1.8)	(1.5)	(1.4)	(2.5)	(1.3)	(1.0)	(1.5)	(3.6)	(3.2)	(1.8)	(1.8)	(3.0)	(2.3)	(0.4)	(1.3)	(1.3)	(1.9)	(1.4)
Household size	1	23.8	24.8	28.8	12.9	16.6	7.3	24.4	26.0	11.5	13.9	6.9	18.7	14.7	17.4	31.6	19.4	6.3	12.9	7.0	6.2	20.2
		(1.0)	(1.9)	(2.2)	(2.0)	(1.9)	(1.1)	(5.0)	(1.3)	(0.5)	(3.6)	(1.0)	(2.1)	(1.5)	(1.4)	(2.4)	(1.8)	(0.6)	(1.6)	(1.6)	(1.1)	(1.3)
	2	20.2	27.4	23.1	12.7	15.3	7.8	20.0	20.7	12.2	12.4	9.0	16.9	16.0	20.8	26.9	13.2	5.4	13.5	6.4	7.7	20.6
		(0.5)	(1.4)	(1.3)	(1.1)	(1.7)	(1.2)	(1.2)	(0.7)	(0.6)	(2.6)	(3.4)	(4.0)	(0.9)	(1.6)	(1.4)	(2.6)	(0.4)	(1.5)	(1.1)	(0.8)	(1.2)
	3	16.5	22.8	19.6	8.4	9.7	5.8	19.2	15.9	12.5	7.0	7.7	12.4	17.9	14.3	20.8	17.0	5.0	12.4	6.2	7.9	13.6
		(0.8)	(2.6)	(2.1)	(1.2)	(0.8)	(1.6)	(3.1)	(1.7)	(1.2)	(2.2)	(3.7)	(1.3)	(2.0)	(1.1)	(2.6)	(2.1)	(0.5)	(1.3)	(0.9)	(1.4)	(1.4)
	4	12.5	19.0	14.5	7.8	10.3	5.5	11.9	12.7	9.5	6.6	13.3	12.5	19.8	10.8	17.1	11.2	4.2	11.4	7.2	9.1	11.2
		(0.6)	(1.4)	(2.6)	(3.0)	(0.8)	(1.0)	(1.1)	(1.4)	(0.7)	(1.4)	(8.7)	(1.3)	(2.3)	(2.2)	(1.8)	(1.6)	(0.4)	(1.0)	(0.9)	(1.6)	(0.8)
	5+	13.1	12.4	19.9	7.3	10.2	6.7	16.0	10.1	10.6	5.7	1.8	11.4	16.0	6.4	16.4	9.6	2.7	12.0	6.2	9.0	8.8
		(1.1)	(4.0)	(4.0)	(1.7)	(1.0)	(2.5)	(2.2)	(1.7)	(2.6)	(2.0)	(0.7)	(1.8)	(2.6)	(1.9)	(3.2)	(2.9)	(0.3)	(2.4)	(2.1)	(1.9)	(0.6)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	17.8	26.2	19.8	11.7	14.6	6.1	20.4	20.2	11.2	9.0	6.1	13.9	16.0	14.5	24.3	12.3	3.9	13.4	6.3	7.9	22.3
		(0.5)	(1.1)	(1.4)	(1.4)	(1.2)	(0.6)	(1.9)	(0.8)	(0.5)	(1.5)	(1.5)	(1.0)	(0.9)	(1.3)	(2.1)	(1.0)	(0.2)	(1.2)	(0.7)	(0.9)	(1.1)
	Owners - with mortgage	12.0	15.5	12.8	6.2	8.6	4.2	11.6	10.1	7.0	6.0	8.9	14.7	14.8	7.7	19.8	8.2	5.0	9.7	4.4	5.8	9.2
		(0.4)	(1.4)	(1.2)	(1.3)	(0.5)	(1.6)	(1.0)	(0.7)	(0.9)	(1.2)	(6.7)	(3.9)	(1.2)	(1.5)	(1.0)	(1.8)	(0.6)	(0.7)	(0.8)	(1.4)	(0.3)
	Renters / other	45.4	40.3	55.1	19.1	25.3	16.9	37.7	37.4	31.2	20.5	17.2	29.1	43.9	46.2	70.8	43.1	19.5	28.9	11.2	33.8	44.5
		(1.5)	(5.5)	(2.9)	(6.1)	(4.5)	(3.1)	(4.5)	(2.0)	(3.2)	(6.8)	(5.3)	(4.3)	(3.8)	(4.1)	(4.1)	(12.4)	(2.4)	(3.8)	(3.9)	(8.9)	(2.8)
Age of RP	16-34	18.2	14.2	30.5	12.0	14.1	5.4	13.5	15.0	13.4	10.9	3.4	11.8	19.3	9.3	19.7	18.8	6.4	11.2	9.8	10.1	14.1
		(0.9)	(1.9)	(3.8)	(2.4)	(1.6)	(1.4)	(2.4)	(1.2)	(3.6)	(4.5)	(0.9)	(2.6)	(2.1)	(1.1)	(3.0)	(2.6)	(0.6)	(2.7)	(2.9)	(3.2)	(1.1)
	35-44	15.1	19.8	21.8	8.1	9.3	6.1	14.8	12.8	8.1	10.6	12.3	15.1	19.7	10.6	18.4	14.7	4.7	9.7	6.7	9.0	10.1
		(0.7)	(2.5)	(2.4)	(1.6)	(0.7)	(1.2)	(1.8)	(1.2)	(0.6)	(2.0)	(6.2)	(1.9)	(2.6)	(1.9)	(2.4)	(1.8)	(0.6)	(0.9)	(1.2)	(1.2)	(0.5)
	45-54	15.7	21.7	20.4	7.2	10.4	5.8	13.5	14.8	10.2	5.4	4.2	18.4	17.3	10.4	24.6	11.9	4.0	12.1	6.1	7.9	14.9
		(0.6)	(1.9)	(1.7)	(2.9)	(0.6)	(1.0)	(1.0)	(1.4)	(1.0)	(1.7)	(1.2)	(5.0)	(1.1)	(1.8)	(2.4)	(3.0)	(0.4)	(1.1)	(1.7)	(1.6)	(1.0)
	55-64	19.2	23.6	19.9	9.9	14.7	7.0	23.2	19.3	13.3	8.1	6.2	14.1	17.6	19.3	29.1	14.1	4.4	13.2	6.0	7.2	19.1
		(1.0)	(2.7)	(2.4)	(1.1)	(2.2)	(1.7)	(3.7)	(1.2)	(1.0)	(1.7)	(1.5)	(1.3)	(1.9)	(1.3)	(2.3)	(3.8)	(0.4)	(2.0)	(0.6)	(0.8)	(0.7)
65-74	20.9	28.9	24.7	15.4	13.2	7.4	23.0	21.5	12.8	12.5	5.2	14.9	11.9	19.8	27.5	15.7	3.9	14.6	6.5	7.1	21.2	
	(0.8)	(2.1)	(1.9)	(2.1)	(1.1)	(2.3)	(3.0)	(1.0)	(0.7)	(4.8)	(1.2)	(1.8)	(1.3)	(2.1)	(2.1)	(1.9)	(0.4)	(1.2)	(1.0)	(1.6)	(1.3)	
75+	22.5	27.8	27.1	17.2	16.9	7.7	17.7	30.1	11.6	11.4	16.7	14.2	9.8	21.8	27.0	15.4	4.8	16.6	7.2	6.2	21.4	
	(0.8)	(2.4)	(2.1)	(2.0)	(2.6)	(1.3)	(1.8)	(1.9)	(0.8)	(3.6)	(8.6)	(2.9)	(1.1)	(2.4)	(3.0)	(2.5)	(0.7)	(2.8)	(1.4)	(1.3)	(1.4)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE3, EE4, EE5, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR11, FR12, FR13, FR20, FR21, GR1, GR2, HU10, HU11, IE5, IT3, IT6, IT7, LV1, LV2, LV3, LV4, LV8, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, PT1, SI1, SI2, SI3, SI4, SI5, SI6, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DL1000i Has debt	42.7	48.4	45.1	36.8	56.8	27.1	48.9	47.2	23.0	59.1	33.5	54.6	36.9	37.1	63.1	34.4	37.0	45.9	38.6	36.7	57.4
	(0.4)	(1.2)	(1.1)	(1.0)	(0.7)	(1.1)	(1.0)	(0.6)	(0.6)	(2.1)	(1.6)	(1.4)	(0.8)	(1.1)	(1.4)	(1.1)	(1.0)	(0.8)	(1.0)	(1.4)	(0.5)
DL1100i Has mortgage debt	23.5	34.5	20.4	20.7	37.0	13.3	36.0	24.3	10.2	42.0	17.0	35.2	20.1	19.1	42.0	16.7	13.4	34.7	9.1	16.2	35.2
	(0.3)	(1.1)	(0.8)	(0.7)	(0.6)	(0.9)	(0.9)	(0.5)	(0.5)	(2.2)	(1.5)	(1.3)	(0.6)	(1.0)	(1.0)	(0.7)	(0.7)	(0.7)	(0.5)	(1.1)	(0.4)
DL1110i Has HMR mortgage	20.0	31.9	16.5	18.7	33.9	11.4	29.6	19.0	9.7	34.3	13.5	29.1	18.8	15.9	40.6	15.5	12.0	32.7	8.2	15.2	32.8
	(0.3)	(1.2)	(0.7)	(0.7)	(0.6)	(0.8)	(0.8)	(0.5)	(0.5)	(2.1)	(1.4)	(1.2)	(0.6)	(0.9)	(1.0)	(0.7)	(0.7)	(0.7)	(0.5)	(1.1)	(0.4)
DL1120i Has other property mortgage	5.2	4.7	5.7	2.7	5.9	2.1	9.1	8.3	0.6	12.0	3.8	9.4	1.8	4.2	3.0	1.5	1.6	3.7	1.2	1.4	4.7
	(0.2)	(0.7)	(0.5)	(0.3)	(0.4)	(0.3)	(0.7)	(0.3)	(0.1)	(1.5)	(0.7)	(0.8)	(0.2)	(0.6)	(0.5)	(0.3)	(0.3)	(0.3)	(0.2)	(0.4)	(0.2)
DL1200i Has non-mortgage debt	28.2	25.2	32.8	25.1	41.4	17.1	24.9	33.6	16.1	37.0	23.0	33.9	25.5	27.6	37.9	20.6	28.4	22.6	34.8	25.3	43.9
	(0.4)	(1.2)	(1.0)	(0.9)	(0.8)	(0.9)	(1.0)	(0.6)	(0.5)	(2.3)	(1.5)	(1.3)	(0.8)	(1.1)	(1.6)	(0.9)	(1.0)	(0.8)	(1.0)	(1.3)	(0.5)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: FI9, NL1 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DL1000 Total outstanding balance of household's liabilities	28.1	49.8	15.2	6.4	63.0	12.1	45.1	27.0	15.0	75.7	7.2	89.8	6.2	19.3	86.7	12.4	2.4	48.5	5.0	6.0	40.4
	(1.2)	(4.2)	(1.6)	(1.0)	(4.2)	(1.9)	(3.1)	(1.9)	(1.9)	(9.1)	(1.8)	(9.4)	(0.4)	(2.6)	(5.1)	(1.6)	(0.2)	(1.7)	(0.4)	(1.0)	(1.3)
DL1100 Outstanding balance of mortgage debt	79.3	78.3	76.4	27.0	136.0	35.6	70.6	87.0	69.0	99.6	26.0	200.0	11.4	61.2	131.8	60.4	24.2	64.0	30.0	21.4	74.3
	(1.5)	(5.6)	(3.8)	(2.2)	(4.7)	(3.8)	(4.0)	(2.5)	(3.8)	(9.6)	(3.7)	(16.6)	(0.8)	(4.9)	(5.8)	(5.8)	(2.1)	(2.0)	(2.6)	(1.8)	(1.6)
DL1110 Outstanding balance of HMR mortgages	76.9	79.1	73.9	27.6	129.0	35.2	70.0	84.2	65.0	97.7	21.0	190.0	10.8	54.6	132.8	59.9	24.0	63.7	30.4	21.0	74.3
	(1.9)	(5.7)	(3.8)	(2.2)	(4.7)	(4.3)	(4.2)	(2.4)	(4.2)	(8.3)	(3.6)	(17.4)	(0.7)	(6.2)	(5.9)	(6.5)	(2.5)	(2.2)	(2.6)	(1.8)	(1.6)
DL1120 Outstanding balance of mortgages on other properties	62.4	59.2	72.0	21.8	140.0	34.8	57.1	59.8	70.0	103.0	31.5	150.0	14.7	75.0	84.3	53.0	24.3	58.8	29.0	37.5	38.3
	(4.0)	(6.9)	(8.8)	(5.6)	(10.9)	(4.8)	(5.0)	(6.0)	(18.2)	(27.3)	(9.0)	(19.3)	(2.1)	(9.7)	(34.1)	(20.5)	(3.0)	(5.7)	(9.7)	(8.4)	(2.7)
DL1200 Outstanding balance of non-mortgage debt	5.0	6.7	3.5	0.7	3.9	3.0	5.4	5.7	5.0	10.0	1.0	10.1	1.6	3.0	15.1	2.9	1.0	3.1	2.5	1.6	8.1
	(0.1)	(0.7)	(0.3)	(0.1)	(0.2)	(0.3)	(0.4)	(0.3)	(0.3)	(1.7)	(0.2)	(0.9)	(0.1)	(0.4)	(2.5)	(0.4)	(0.1)	(0.3)	(0.2)	(0.4)	(0.2)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: DE1, DE2, EE2, EE6, EE7, FI9, FR1, FR5, FR6, FR7, FR8, FR9, FR10, HU5, HU6, HU7, HU12, HU13, HU14, IE1, IE2, IE3, IE6, IE7, IE8, IT1, IT2, LV1, LV4, LV5, LV6, MT1, MT4, MT5, MT6, NL1, NL5, NL6, NL7, PL2, PL4, PL5, PL11, PL12, PL13, PL14, PL15, PL16, SI1, SI2, SI5, SI6, SI7, SI8, SI9, SI10 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DL1100 Outstanding balance of mortgage debt	86.1	91.1	87.9	94.7	94.2	79.4	91.4	82.7	81.0	85.3	82.1	91.1	78.1	82.7	82.4	86.7	88.7	93.1	65.9	82.4	76.2
	(0.4)	(1.3)	(1.0)	(0.6)	(0.4)	(2.2)	(0.7)	(1.1)	(1.7)	(2.4)	(4.9)	(1.0)	(1.4)	(1.7)	(1.6)	(2.0)	(1.0)	(0.5)	(2.4)	(2.1)	(0.7)
DL1110 Outstanding balance of HMR mortgages	66.7	76.7	62.7	84.5	71.6	67.5	71.8	55.2	75.9	61.5	62.4	68.6	66.0	60.4	73.4	80.0	79.3	82.4	57.5	74.2	69.5
	(0.9)	(2.7)	(2.2)	(1.6)	(3.2)	(3.1)	(1.6)	(1.4)	(2.0)	(3.6)	(5.5)	(2.3)	(2.3)	(3.0)	(3.7)	(2.7)	(2.1)	(1.6)	(3.0)	(2.8)	(0.7)
DL1120 Outstanding balance of mortgages on other properties	19.4	14.3	25.3	10.2	22.6	11.9	19.6	27.9	5.1	23.8	19.7	22.5	12.2	22.3	9.0	6.7	9.4	10.6	8.4	8.2	6.7
	(0.9)	(2.7)	(2.2)	(1.6)	(3.4)	(2.0)	(1.6)	(1.3)	(1.1)	(3.6)	(4.4)	(2.2)	(2.4)	(2.9)	(4.0)	(1.7)	(1.7)	(1.5)	(2.4)	(2.1)	(0.5)
DL1200 Outstanding balance of non-mortgage debt	14.0	8.9	12.1	5.3	5.8	20.6	8.6	17.5	19.0	14.7	17.9	8.9	21.9	17.3	17.6	13.3	11.3	6.9	34.1	17.6	23.8
	(0.4)	(1.3)	(1.0)	(0.6)	(0.4)	(2.2)	(0.7)	(1.1)	(1.7)	(2.4)	(4.9)	(1.0)	(1.4)	(1.7)	(1.6)	(2.0)	(1.0)	(0.5)	(2.4)	(2.1)	(0.7)
DL1210 Outstanding balance of credit line/overdraft	1.0	0.5	1.7	0.4	0.5	3.4	0.2	0.4	0.9	1.6	1.0	0.3	1.9	2.9	1.8	1.6	1.0	0.3	4.3	1.1	0.3
	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.9)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.1)	(0.1)	(0.5)	(0.3)	(0.3)	(0.2)	(0.1)	(0.3)	(0.4)	(0.1)
DL1220 Outstanding balance of credit card debt	0.2	0.2	0.1	0.7	0.6	3.7	0.3	0.1	0.2	0.4	0.5	0.1	0.7	1.2	0.1	0.2	0.7	0.4	0.1	0.9	0.7
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.1)
DL1230 Outstanding balance of other non-mortgage loans	12.8	8.3	10.3	4.2	4.8	13.6	8.1	17.0	18.0	12.7	16.4	8.6	19.3	13.2	15.6	11.4	9.6	6.2	29.6	15.7	22.8
	(0.4)	(1.3)	(0.9)	(0.6)	(0.4)	(1.8)	(0.7)	(1.1)	(1.7)	(2.4)	(5.0)	(1.0)	(1.4)	(1.7)	(1.6)	(1.9)	(0.9)	(0.5)	(2.2)	(1.9)	(0.7)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: DE1, DE2, EE2, EE6, EE7, FI9, FR1, FR5, FR6, FR7, FR8, FR9, FR10, HU5, HU6, HU7, HU12, HU13, HU14, IE1, IE2, IE3, IE6, IE7, IE8, IT1, IT2, LV1, LV4, LV5, LV6, MT1, MT4, MT5, MT6, NL1, NL5, NL6, NL7, PL2, PL4, PL5, PL11, PL12, PL13, PL14, PL15, PL16, SI1, SI2, SI5, SI6, SI7, SI8, SI9, SI10 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Mean	68.0	82.1	57.0	23.4	124.9	27.9	72.1	70.5	44.1	128.1	22.4	178.4	12.7	46.7	129.9	50.1	13.8	62.8	17.1	14.7	75.5
	(1.1)	(4.6)	(2.6)	(1.1)	(6.1)	(1.5)	(2.2)	(1.7)	(2.1)	(8.8)	(2.4)	(8.5)	(0.6)	(2.6)	(7.5)	(3.2)	(0.9)	(1.0)	(1.1)	(1.2)	(1.0)
p10	1.0	2.2	0.5	0.2	1.0	0.9	2.6	1.1	1.2	3.1	0.2	4.4	0.3	0.4	3.9	0.6	0.2	1.9	0.3	0.4	2.5
	(0.1)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(1.8)	(0.1)	(0.7)	(0.1)	(0.1)	(1.9)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)
p20	3.0	7.2	1.8	0.6	3.0	2.0	7.8	3.3	3.0	16.3	0.6	11.2	1.0	1.0	14.3	1.5	0.5	7.2	1.0	0.8	6.0
	(0.1)	(1.0)	(0.2)	(0.1)	(0.2)	(0.3)	(0.9)	(0.2)	(0.3)	(3.8)	(0.1)	(1.5)	(0.1)	(0.3)	(2.8)	(0.2)	(0.1)	(0.8)	(0.1)	(0.1)	(0.3)
p30	7.0	14.5	3.6	1.4	9.0	3.1	19.5	6.5	5.0	32.1	1.4	25.1	2.6	4.0	31.6	3.4	0.8	16.5	1.6	1.6	11.6
	(0.3)	(2.4)	(0.4)	(0.2)	(0.7)	(0.5)	(1.5)	(0.4)	(0.5)	(5.2)	(0.3)	(2.9)	(0.3)	(0.9)	(4.0)	(0.5)	(0.1)	(1.8)	(0.2)	(0.4)	(0.5)
p40	14.0	30.8	8.0	3.0	25.7	6.0	32.2	12.4	8.5	46.8	2.9	41.8	3.8	9.0	56.8	7.0	1.4	32.4	2.8	3.3	21.0
	(0.6)	(3.2)	(0.9)	(0.4)	(2.7)	(1.1)	(2.4)	(0.8)	(0.8)	(6.7)	(0.9)	(5.3)	(0.2)	(1.8)	(5.9)	(0.6)	(0.1)	(2.7)	(0.3)	(0.7)	(0.8)
p50	28.1	49.8	15.2	6.4	63.0	12.1	45.1	27.0	15.0	75.7	7.2	89.8	6.2	19.3	86.7	12.4	2.4	48.5	5.0	6.0	40.4
	(1.2)	(4.2)	(1.6)	(1.0)	(4.2)	(1.9)	(3.1)	(1.9)	(1.9)	(9.1)	(1.8)	(9.4)	(0.4)	(2.6)	(5.1)	(1.6)	(0.2)	(1.7)	(0.4)	(1.0)	(1.3)
p60	50.0	71.1	30.1	13.1	106.3	20.0	70.0	55.8	30.0	103.0	12.6	150.0	9.7	34.8	120.2	25.1	4.1	63.8	8.0	9.8	65.0
	(1.1)	(5.3)	(2.9)	(1.6)	(3.8)	(2.8)	(3.9)	(3.1)	(3.7)	(11.3)	(2.7)	(12.0)	(0.4)	(4.9)	(7.8)	(3.4)	(0.4)	(2.1)	(0.8)	(1.2)	(1.8)
p70	80.0	100.0	56.9	25.8	155.0	33.0	94.2	87.3	53.2	148.8	22.6	233.3	13.1	57.7	161.0	49.9	9.3	81.1	12.9	16.6	96.0
	(1.4)	(6.0)	(4.2)	(2.4)	(3.7)	(4.0)	(3.8)	(2.5)	(3.7)	(9.2)	(4.4)	(11.4)	(0.5)	(7.7)	(8.6)	(5.9)	(1.5)	(1.9)	(1.0)	(2.7)	(1.9)
p80	115.5	142.1	92.2	42.1	204.5	49.4	121.3	124.1	80.0	189.9	35.2	300.1	18.9	88.2	205.9	83.5	22.5	100.0	20.8	25.4	134.2
	(2.3)	(6.3)	(4.7)	(2.8)	(5.1)	(2.5)	(5.4)	(3.2)	(3.7)	(22.1)	(5.0)	(10.5)	(0.7)	(4.6)	(7.3)	(7.4)	(2.8)	(1.8)	(1.9)	(3.2)	(2.0)
p90	177.8	190.9	167.0	66.0	284.0	77.3	179.0	173.2	120.0	320.0	67.0	449.0	29.4	131.9	290.5	144.5	46.1	137.0	47.5	40.5	189.8
	(3.0)	(7.2)	(9.8)	(4.1)	(8.0)	(6.4)	(6.6)	(3.7)	(4.7)	(28.2)	(10.5)	(28.0)	(1.1)	(8.8)	(13.5)	(9.8)	(3.9)	(3.5)	(4.9)	(3.8)	(2.4)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: DE1, DE2, EE2, EE6, EE7, FI9, FR1, FR5, FR6, FR7, FR8, FR9, FR10, HU5, HU6, HU7, HU12, HU13, HU14, IE1, IE2, IE3, IE6, IE7, IE8, IT1, IT2, LV1, LV4, LV5, LV6, MT1, MT4, MT5, MT6, NL1, NL5, NL6, NL7, PL2, PL4, PL5, PL11, PL12, PL13, PL14, PL15, PL16, SI1, SI2, SI5, SI6, SI7, SI8, SI9, SI10 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	42.7	48.4	45.1	36.8	56.8	27.1	48.9	47.2	23.0	59.1	33.5	54.6	36.9	37.1	63.1	34.4	37.0	45.9	38.6	36.7	57.4
		(0.4)	(1.2)	(1.1)	(1.0)	(0.7)	(1.1)	(1.0)	(0.6)	(0.6)	(2.1)	(1.6)	(1.4)	(0.8)	(1.1)	(1.4)	(1.1)	(1.0)	(0.8)	(1.0)	(1.4)	(0.5)
Income	Bottom 20%	24.2	23.9	28.6	16.5	34.7	17.6	28.4	23.9	13.0	43.4	12.9	30.7	23.2	10.3	43.3	28.8	20.2	21.6	16.9	18.7	28.0
		(0.8)	(3.1)	(2.5)	(2.1)	(1.6)	(2.1)	(2.2)	(1.4)	(1.0)	(6.3)	(2.9)	(3.6)	(1.5)	(1.7)	(4.4)	(2.1)	(1.6)	(1.9)	(2.1)	(2.6)	(1.4)
	20-40%	32.3	30.9	36.5	20.2	41.9	18.1	36.3	35.6	15.9	47.3	17.0	46.7	29.2	25.0	57.0	27.3	27.6	30.4	31.6	28.0	43.6
		(0.9)	(3.4)	(2.7)	(2.4)	(1.8)	(1.9)	(2.2)	(1.5)	(1.3)	(6.4)	(3.7)	(4.0)	(1.6)	(3.0)	(4.6)	(2.2)	(1.9)	(2.1)	(2.3)	(3.2)	(1.5)
	40-60%	42.9	45.0	45.9	34.2	58.9	27.0	50.3	48.1	24.1	55.8	30.3	64.8	36.6	40.9	62.9	32.5	39.3	49.4	37.9	42.3	59.4
		(0.8)	(3.7)	(2.6)	(2.9)	(1.5)	(2.6)	(2.4)	(1.5)	(1.7)	(7.0)	(4.7)	(3.9)	(1.6)	(3.4)	(5.0)	(2.5)	(2.6)	(2.4)	(2.3)	(3.7)	(1.3)
	60-80%	52.9	70.3	55.3	49.0	68.8	32.3	63.2	60.6	27.6	76.1	44.6	62.7	45.0	50.6	74.0	37.4	49.3	58.8	51.5	42.7	74.2
		(0.9)	(3.0)	(2.4)	(2.6)	(1.6)	(2.6)	(2.9)	(1.4)	(1.4)	(6.5)	(4.5)	(3.5)	(1.8)	(3.9)	(3.6)	(2.4)	(2.7)	(2.2)	(2.1)	(4.2)	(1.0)
	80-90%	60.2	70.3	58.3	59.0	76.7	39.2	68.4	68.4	33.1	65.4	53.3	67.6	53.4	63.5	76.7	43.1	46.0	69.1	53.8	57.1	81.4
		(1.2)	(4.6)	(3.2)	(3.2)	(2.1)	(3.7)	(3.1)	(1.9)	(2.5)	(8.1)	(6.5)	(4.6)	(2.6)	(5.6)	(4.5)	(3.5)	(3.9)	(2.9)	(2.8)	(6.4)	(1.2)
	90-100%	62.0	73.7	61.0	69.4	82.6	41.8	65.8	66.8	35.5	81.1	72.6	68.9	47.3	54.0	80.1	49.0	50.9	69.4	57.3	46.6	82.2
		(1.1)	(4.0)	(2.9)	(2.9)	(1.8)	(4.2)	(3.0)	(1.5)	(2.4)	(4.0)	(4.1)	(4.4)	(2.5)	(4.8)	(4.8)	(3.8)	(4.0)	(2.3)	(3.2)	(6.1)	(1.0)
Age of RP	16-34	52.7	64.7	51.7	54.3	58.8	19.4	58.5	52.9	35.3	70.5	47.7	66.1	48.5	68.8	69.1	45.6	43.8	65.1	45.4	58.9	73.9
		(1.1)	(4.6)	(2.5)	(2.7)	(1.7)	(2.2)	(4.3)	(1.6)	(2.9)	(6.3)	(5.5)	(3.9)	(2.2)	(3.4)	(4.7)	(2.3)	(2.7)	(2.9)	(2.8)	(4.9)	(1.2)
	35-44	62.2	73.5	61.8	65.6	75.7	37.8	74.8	71.8	34.8	80.0	52.6	67.4	55.0	61.3	70.7	56.1	53.0	75.5	59.4	56.2	81.2
		(0.9)	(3.3)	(2.7)	(2.5)	(1.5)	(2.2)	(2.1)	(1.3)	(2.2)	(4.2)	(4.9)	(3.2)	(1.8)	(3.3)	(3.5)	(2.8)	(2.4)	(1.8)	(2.3)	(3.4)	(1.2)
	45-54	55.5	68.5	58.1	48.2	72.5	38.6	63.2	63.4	35.0	77.8	41.2	68.6	44.1	44.5	69.7	45.6	39.2	60.2	51.7	40.5	71.3
		(0.8)	(2.9)	(2.2)	(2.7)	(1.6)	(2.8)	(2.0)	(1.4)	(1.5)	(4.5)	(4.1)	(2.8)	(1.8)	(3.1)	(3.5)	(2.5)	(2.3)	(2.1)	(2.2)	(3.6)	(1.2)
	55-64	43.0	48.9	46.6	23.3	53.4	36.1	48.5	47.4	24.0	64.9	35.4	55.4	36.6	26.2	62.5	30.1	33.6	41.4	35.3	31.2	54.6
		(0.9)	(3.1)	(2.5)	(2.3)	(1.8)	(2.7)	(2.5)	(1.4)	(1.4)	(5.4)	(4.5)	(3.4)	(1.7)	(2.7)	(3.3)	(2.1)	(1.9)	(2.1)	(2.1)	(3.0)	(1.3)
	65-74	24.9	22.4	29.9	10.4	28.6	17.8	25.2	29.3	10.4	8.6	13.6	25.8	19.5	14.3	52.6	15.1	24.4	17.1	27.5	12.7	35.2
		(0.9)	(2.9)	(2.5)	(1.9)	(2.1)	(1.9)	(3.2)	(1.6)	(1.0)	(2.5)	(3.4)	(3.9)	(1.3)	(2.2)	(3.1)	(1.5)	(2.1)	(1.7)	(2.6)	(3.0)	(1.5)
	75+	9.4	4.2	14.0	1.8	12.8	5.0	8.2	7.7	3.1	4.8	1.7	8.2	6.0	3.3	43.1	10.1	13.0	4.9	6.8	1.9	12.3
		(0.7)	(1.3)	(2.1)	(0.7)	(1.7)	(1.5)	(1.2)	(0.8)	(0.5)	(2.2)	(1.3)	(2.9)	(1.0)	(1.4)	(4.2)	(1.8)	(2.2)	(1.0)	(1.4)	(0.9)	(1.2)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT3, BE1, DE9, DE10, DE11, ES3, FI9, FR20, FR21, GR2, IT6, IT7, LV9, NL1, PT1 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	28.1	49.8	15.2	6.4	63.0	12.1	45.1	27.0	15.0	75.7	7.2	89.8	6.2	19.3	86.7	12.4	2.4	48.5	5.0	6.0	40.4
		(1.2)	(4.2)	(1.6)	(1.0)	(4.2)	(1.9)	(3.1)	(1.9)	(1.9)	(9.1)	(1.8)	(9.4)	(0.4)	(2.6)	(5.1)	(1.6)	(0.2)	(1.7)	(0.4)	(1.0)	(1.3)
Income	Bottom 20%	6.2	5.3	2.5	1.1	5.3	9.7	25.0	3.9	5.0	27.0	N	13.4	3.9	2.4	17.2	2.0	0.6	9.9	1.5	1.0	5.3
		(0.9)	(2.5)	(0.3)	(0.9)	(1.1)	(3.9)	(5.4)	(0.7)	(0.5)	(19.8)		(7.7)	(0.6)	(2.7)	(6.3)	(0.3)	(0.1)	(5.4)	(0.4)	(0.6)	(0.6)
	20-40%	8.0	17.7	3.9	0.9	6.5	5.4	32.0	7.5	10.0	112.7	1.3	57.6	3.2	5.7	41.9	4.5	1.0	12.2	2.1	3.4	10.2
		(0.8)	(9.7)	(1.0)	(0.4)	(1.8)	(2.6)	(4.5)	(1.2)	(2.4)	(30.8)	(5.8)	(28.9)	(0.4)	(3.0)	(10.7)	(1.0)	(0.2)	(3.1)	(0.4)	(1.4)	(1.0)
	40-60%	16.3	33.2	9.6	2.7	31.9	11.4	44.4	15.0	11.0	52.4	1.8	85.6	5.4	8.7	87.3	9.1	1.9	45.6	3.7	7.2	24.5
		(1.6)	(8.8)	(3.3)	(0.9)	(6.4)	(3.7)	(6.3)	(2.6)	(2.5)	(13.2)	(1.9)	(17.3)	(0.8)	(4.8)	(13.0)	(1.6)	(0.4)	(4.7)	(0.8)	(3.3)	(2.4)
	60-80%	35.8	67.9	28.9	6.4	97.0	15.5	52.2	46.1	25.5	77.0	7.2	98.8	7.0	24.0	130.9	29.3	3.2	53.6	6.9	6.6	61.0
		(2.4)	(10.4)	(4.6)	(2.0)	(7.9)	(7.2)	(8.3)	(5.8)	(5.4)	(18.0)	(3.2)	(23.9)	(0.6)	(11.2)	(15.9)	(6.5)	(0.6)	(4.3)	(1.0)	(2.8)	(4.0)
	80-90%	61.2	88.8	54.5	15.0	133.0	11.5	61.1	66.1	30.0	142.0	10.2	146.5	9.8	39.4	139.5	37.2	5.0	73.6	6.0	9.4	86.9
		(5.1)	(19.3)	(8.1)	(5.0)	(13.0)	(4.3)	(9.9)	(7.0)	(7.8)	(36.7)	(6.3)	(35.1)	(0.6)	(18.8)	(22.2)	(11.8)	(2.8)	(6.8)	(1.3)	(2.9)	(5.1)
	90-100%	90.1	72.0	90.6	33.0	180.1	17.7	85.7	87.0	42.0	123.1	18.2	243.3	11.4	53.1	167.8	64.8	16.5	80.4	14.0	12.2	129.0
		(4.8)	(13.4)	(12.5)	(5.8)	(14.7)	(4.4)	(10.3)	(6.8)	(8.5)	(23.9)	(13.7)	(27.0)	(1.5)	(35.2)	(22.3)	(12.7)	(5.2)	(6.3)	(2.8)	(5.7)	(5.4)
Age of RP	16-34	15.2	137.0	5.0	6.6	15.8	3.8	84.2	58.4	35.0	73.0	2.6	167.7	7.4	75.4	58.4	6.4	5.7	76.8	7.0	9.8	30.9
		(2.2)	(15.2)	(1.2)	(3.2)	(7.6)	(4.1)	(8.6)	(8.0)	(12.4)	(23.6)	(4.1)	(48.3)	(1.0)	(8.1)	(21.6)	(1.4)	(2.2)	(6.5)	(1.3)	(7.0)	(5.5)
	35-44	59.0	87.2	34.0	16.0	135.0	14.2	70.7	75.2	40.0	94.1	15.6	179.6	8.6	20.8	108.8	26.5	6.0	68.7	9.1	11.6	92.7
		(2.6)	(10.8)	(7.3)	(3.0)	(7.6)	(4.8)	(8.3)	(5.6)	(10.0)	(11.7)	(3.7)	(28.9)	(0.9)	(5.4)	(24.0)	(8.2)	(1.7)	(3.2)	(1.3)	(2.3)	(3.6)
	45-54	36.3	45.6	41.1	4.8	70.4	16.0	38.8	30.0	20.0	65.0	7.3	75.1	6.5	15.0	118.1	25.1	1.9	39.3	4.1	5.1	48.7
		(2.0)	(8.1)	(6.0)	(1.3)	(5.9)	(3.2)	(3.1)	(2.7)	(2.9)	(19.8)	(2.4)	(17.7)	(0.8)	(3.1)	(19.4)	(4.1)	(0.3)	(3.5)	(0.7)	(1.3)	(2.5)
	55-64	18.7	15.4	19.1	1.8	19.1	14.9	31.2	13.4	8.0	51.7	4.3	28.0	3.9	2.0	80.8	10.7	1.3	19.7	3.5	1.7	24.7
		(1.4)	(3.4)	(3.8)	(0.6)	(3.3)	(2.2)	(4.4)	(1.4)	(0.9)	(22.9)	(3.5)	(6.3)	(0.6)	(1.7)	(8.9)	(2.3)	(0.4)	(3.2)	(0.9)	(0.5)	(2.1)
	65-74	10.2	6.3	10.4	0.8	4.0	4.2	15.6	7.5	7.2	48.2	0.6	22.1	3.3	2.3	77.7	5.0	0.7	9.1	2.0	2.6	13.9
		(1.0)	(1.3)	(4.7)	(0.8)	(0.6)	(2.0)	(4.4)	(0.5)	(2.0)	(61.6)	(1.5)	(13.1)	(0.5)	(1.7)	(8.7)	(1.7)	(0.1)	(3.0)	(0.3)	(2.5)	(1.6)
	75+	3.6	N	3.0	N	3.9	N	4.8	1.7	3.0	N	N	N	2.5	N	48.0	7.0	0.9	4.2	1.0	N	9.5
		(0.6)		(0.7)		(1.6)		(5.8)	(0.8)	(1.1)						(1.2)	(14.1)	(6.7)	(0.5)	(2.5)	(2.7)	(1.5)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT3, BE1, DE1, DE2, DE9, DE10, DE11, EE2, EE6, EE7, ES3, FI9, FR1, FR5, FR6, FR7, FR8, FR9, FR10, FR20, FR21, GR2, HU5, HU6, HU7, HU12, HU13, HU14, IE1, IE2, IE3, IE6, IE7, IE8, IT1, IT2, IT6, IT7, LV1, LV4, LV5, LV6, LV9, MT1, MT4, MT5, MT6, NL1, NL5, NL6, NL7, PL2, PL4, PL5, PL11, PL12, PL13, PL14, PL15, PL16, PT1, SI1, SI2, SI5, SI6, SI7, SI8, SI9, SI10 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DL2000 Payments for household's total debt (flow)	440.2	673.0	365.3	180.0	760.0	302.0	450.0	593.0	403.3	858.8	174.0	1099.0	133.0	361.6	550.0	204.6	131.0	300.0	230.2	146.2	500.0
	(7.6)	(23.0)	(22.3)	(8.1)	(20.8)	(17.7)	(15.9)	(13.3)	(9.9)	(67.4)	(12.7)	(43.8)	(4.6)	(14.8)	(28.8)	(22.9)	(5.8)	(5.3)	(11.6)	(11.2)	(4.6)
DL2100 Payments for mortgages (flow)	560.3	664.4	600.0	209.8	835.0	338.4	451.6	793.0	500.0	909.8	236.0	1203.0	147.4	392.6	674.4	316.0	215.1	300.0	344.8	193.2	554.0
	(9.9)	(23.7)	(22.9)	(7.7)	(19.6)	(18.3)	(14.6)	(16.9)	(19.1)	(68.6)	(22.9)	(46.9)	(5.8)	(19.3)	(28.0)	(43.8)	(11.6)	(2.6)	(24.4)	(10.5)	(9.4)
DL2110 Payments for HMR mortgages (flow)	549.4	660.8	596.7	209.8	800.0	330.8	450.0	778.0	500.0	881.0	220.0	1217.8	146.4	368.0	655.3	313.0	215.1	300.0	330.0	183.6	540.0
	(7.8)	(22.7)	(26.4)	(8.3)	(10.7)	(21.7)	(13.6)	(16.0)	(14.1)	(60.1)	(22.2)	(50.1)	(5.7)	(22.0)	(31.9)	(47.6)	(11.1)	(2.7)	(21.5)	(10.8)	(9.1)
DL2120 Payments for other property mortgages (flow)	502.4	540.0	486.7	197.6	950.0	342.0	403.8	727.0	541.7	895.4	261.0	911.0	196.0	405.2	691.0	243.6	239.0	272.4	347.2	228.0	402.0
	(25.0)	(43.8)	(73.4)	(25.4)	(53.0)	(34.1)	(20.1)	(30.9)	(107.3)	(135.1)	(114.0)	(84.3)	(21.6)	(25.4)	(323.0)	(93.4)	(43.9)	(27.6)	(50.7)	(39.8)	(22.5)
DL2200 Payments for non-mortgage debt (flow)	214.5	280.0	150.0	68.2	219.0	200.0	226.8	280.0	208.3	400.0	56.0	448.0	81.5	229.2	229.9	121.0	88.1	172.8	185.2	100.0	207.0
	(5.7)	(18.5)	(13.9)	(5.9)	(9.3)	(17.4)	(13.3)	(8.1)	(9.0)	(43.7)	(12.4)	(24.1)	(3.9)	(19.2)	(23.2)	(14.2)	(4.0)	(10.3)	(6.5)	(7.5)	(7.0)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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See country notes: DE6, DE7, DE8, FI9, FR1, FR14, FR15, FR16, FR17, FR18, FR19, HU15, HU16, HU17, HU18, HU19, IE9, IE10, IE11, IE12, IE13, IT4, IT5, LV10, LV11, LV12, MT8, MT9, MT10, NL1, NL10, NL11, PL2, PL25, PL26, PL27, PL28, PL29, SI14, SI15, SI16, SI17, SI18, SI19 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	26.5	18.7	30.0	15.3	38.5	17.4	28.8	20.4	16.0	22.9	28.2	22.2	20.2	9.2	49.0	20.1	6.8	40.0	8.6	12.6	35.9
	(0.7)	(1.9)	(1.8)	(1.7)	(1.6)	(2.5)	(1.9)	(0.8)	(1.4)	(2.9)	(3.4)	(2.1)	(1.2)	(1.2)	(2.7)	(1.5)	(0.6)	(1.7)	(0.9)	(1.6)	(0.9)
DODIRATIO Debt to income ratio of indebted households	72.8	79.9	38.1	38.3	102.1	53.3	161.1	68.0	55.0	251.0	42.8	114.1	60.3	57.7	177.1	32.7	17.2	198.5	24.9	42.0	76.6
	(2.3)	(8.2)	(3.3)	(4.0)	(5.3)	(6.9)	(11.4)	(5.0)	(5.6)	(33.6)	(8.7)	(10.6)	(2.9)	(10.6)	(9.9)	(2.9)	(1.5)	(8.2)	(1.8)	(5.5)	(2.5)
DODSTOTAL Debt service to income ratio, all indebted households	11.0	11.3	5.9	7.9	12.9	8.9	17.7	16.6	9.5	30.4	9.1	14.8	12.0	10.2	11.3	2.1	10.0	15.1	9.1	9.0	10.8
	(0.2)	(0.6)	(0.4)	(0.4)	(0.2)	(0.9)	(0.6)	(0.5)	(0.5)	(2.5)	(1.1)	(0.6)	(0.5)	(0.6)	(0.7)	(0.4)	(0.4)	(0.4)	(0.4)	(0.8)	(0.2)
DODSTOTALp Debt service to income ratio, households with debt payments	13.4	13.4	8.9	9.7	14.5	16.8	18.5	18.0	12.9	35.7	11.4	16.5	16.4	13.6	12.9	5.8	11.1	16.2	12.6	11.1	11.3
	(0.2)	(0.6)	(0.4)	(0.4)	(0.3)	(1.1)	(0.6)	(0.4)	(0.5)	(2.1)	(1.3)	(0.7)	(0.6)	(0.4)	(0.7)	(0.5)	(0.4)	(0.5)	(0.5)	(0.9)	(0.2)
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	15.8	13.2	11.5	9.8	15.7	18.2	18.4	21.5	15.9	34.2	14.1	17.6	16.9	14.1	14.0	6.7	14.3	15.6	17.1	13.7	11.2
	(0.3)	(0.6)	(0.6)	(0.5)	(0.3)	(1.2)	(0.6)	(0.4)	(0.8)	(2.3)	(0.9)	(0.7)	(0.6)	(0.5)	(0.6)	(1.0)	(0.6)	(0.4)	(1.2)	(1.2)	(0.1)
DOLTVRATIO Loan to value ratio of main residence	45.5	32.6	42.6	44.0	73.7	42.7	52.5	45.1	37.5	42.1	57.7	34.6	40.0	30.8	60.2	24.8	33.2	60.1	32.7	34.6	44.2
	(0.9)	(1.9)	(1.7)	(2.8)	(2.7)	(6.0)	(3.1)	(1.2)	(2.0)	(4.5)	(6.9)	(2.8)	(1.6)	(2.9)	(3.0)	(3.0)	(2.5)	(1.9)	(2.5)	(3.6)	(0.7)
DNNLAratio Net liquid assets as a fraction of annual gross income	16.5	32.0	16.3	8.7	5.1	2.8	15.7	18.7	19.0	8.9	0.4	20.8	9.1	66.9	15.2	34.2	4.4	14.4	1.7	7.8	10.8
	(0.4)	(2.5)	(0.9)	(0.8)	(0.4)	(0.6)	(1.4)	(0.8)	(0.8)	(4.6)	(0.2)	(2.2)	(1.1)	(3.9)	(2.0)	(1.4)	(0.4)	(1.2)	(0.2)	(1.1)	(0.4)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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 household 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: AT3, BE1, DE1, DE2, DE6, DE7, DE8, DE9, DE10, DE11, EE2, EE3, EE8, ES1, ES8, FR1, FR5, FR6, FR7, FR11, FR12, FR14, FR15, FR16, FR17, FR18, FR19, FR20, FR21, GR2, HU5, HU6, HU7, HU15, HU16, HU17, HU18, HU19, IE1, IE2, IE3, IE9, IE10, IE11, IE12, IE13, IE14, IT3, IT4, IT5, IT6, IT7, LV1, LV4, LV9, LV10, LV11, LV12, MT1, MT4, MT8, MT9, MT10, NL1, NL5, NL10, NL11, PL2, PL4, PL5, PL11, PL12, PL17, PL18, PL19, PL20, PL21, PL25, PL26, PL27, PL28, PL29, PT1, SI1, SI2, SI5, SI6, SI13, SI14, SI15, SI16, SI17, SI18, SI19 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	127.6	71.9	357.6	97.4	148.1	118.0	118.7	76.9	87.5	117.1	200.3	82.1	107.2	52.1	211.8	347.4	80.3	103.1	90.8	82.2	184.1
	(5.7)	(5.1)	(113.6)	(7.0)	(5.7)	(17.1)	(6.1)	(1.5)	(6.1)	(20.8)	(423.3)	(6.1)	(6.1)	(3.5)	(68.1)	(141.2)	(5.4)	(3.9)	(16.2)	(8.8)	(19.0)
DODIRATIO Debt to income ratio of indebted households	419.8	343.2	275.3	303.6	505.9	512.1	663.1	397.6	376.6	1784.1	368.3	521.0	323.4	330.6	547.1	292.0	234.4	633.2	225.1	299.3	293.8
	(7.3)	(20.8)	(14.4)	(27.2)	(19.7)	(63.5)	(38.4)	(10.4)	(27.3)	(494.6)	(65.6)	(39.0)	(16.5)	(18.8)	(30.0)	(24.0)	(20.5)	(23.7)	(19.0)	(40.8)	(3.9)
DODSTOTAL Debt service to income ratio, all indebted households	34.6	28.5	23.6	35.3	36.8	43.5	49.3	36.6	30.6	137.0	50.9	36.5	48.9	28.1	39.5	19.9	30.6	41.3	31.5	28.5	25.8
	(0.7)	(1.7)	(1.2)	(4.5)	(1.0)	(4.8)	(2.8)	(1.0)	(1.3)	(37.4)	(11.1)	(2.9)	(3.2)	(2.3)	(4.2)	(1.8)	(2.0)	(2.1)	(2.1)	(2.1)	(0.4)
DODSTOTALp Debt service to income ratio, households with debt payments	37.7	31.5	26.9	39.9	38.9	56.6	50.9	37.7	34.0	160.5	56.6	38.8	59.7	33.3	42.1	23.9	32.4	42.8	38.1	31.0	26.1
	(0.9)	(1.7)	(1.8)	(4.1)	(1.3)	(5.3)	(2.9)	(1.1)	(2.0)	(53.3)	(11.2)	(4.2)	(6.3)	(2.5)	(4.3)	(1.7)	(1.6)	(2.1)	(3.4)	(1.7)	(0.3)
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	38.0	28.6	30.1	39.3	38.2	53.6	49.1	39.2	36.5	163.8	55.2	40.5	65.3	N	36.8	25.9	35.3	36.9	46.3	32.6	21.7
	(1.2)	(2.1)	(2.5)	(4.8)	(2.0)	(6.7)	(3.3)	(1.2)	(2.6)	(63.2)	(16.4)	(4.4)	(5.9)		(4.4)	(2.0)	(3.9)	(1.3)	(13.3)	(4.0)	(0.4)
DOLTVRATIO Loan to value ratio of main residence	100.0	76.8	100.0	99.5	163.6	126.8	123.7	85.6	82.1	120.1	216.6	80.1	100.0	N	108.9	72.4	88.5	103.2	89.3	88.5	92.0
	(0.9)	(2.5)	(5.6)	(4.3)	(3.2)	(17.8)	(6.2)	(1.2)	(3.6)	(19.6)	(28.1)	(3.0)	(4.3)		(1.9)	(6.2)	(3.4)	(2.5)	(10.1)	(5.4)	(0.7)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT3, BE1, DE1, DE2, DE6, DE7, DE8, DE9, DE10, DE11, EE2, EE8, ES1, ES2, ES3, ES8, FR1, FR5, FR6, FR7, FR14, FR15, FR16, FR17, FR18, FR19, FR20, FR21, GR2, HU5, HU6, HU7, HU15, HU16, HU17, HU18, HU19, IE1, IE2, IE3, IE9, IE10, IE11, IE12, IE13, IE14, IT4, IT5, IT6, IT7, LV1, LV4, LV9, LV10, LV11, LV12, MT1, MT4, MT8, MT9, MT10, NL1, NL5, NL10, NL11, PL2, PL4, PL5, PL11, PL12, PL25, PL26, PL27, PL28, PL29, PT1, SI1, SI2, SI5, SI6, SI14, SI15, SI16, SI17, SI18, SI19 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	5.6	2.8	8.7	3.4	12.4	3.2	6.4	2.3	1.8	6.9	5.6	3.8	4.1	0.8	14.3	5.6	2.7	5.0	3.6	2.5	8.9
		(0.2)	(0.5)	(0.6)	(0.5)	(0.6)	(0.5)	(0.6)	(0.2)	(0.2)	(1.5)	(0.9)	(0.6)	(0.3)	(0.3)	(1.3)	(0.4)	(0.3)	(0.5)	(0.4)	(0.5)	(0.4)
Income	Bottom 20%	7.6	8.0	13.8	4.2	8.9	4.6	7.8	3.0	4.4	14.5	5.3	4.7	4.0	0.5	16.8	10.9	4.7	5.4	2.8	3.3	13.4
		(0.6)	(2.2)	(1.9)	(1.3)	(1.0)	(0.9)	(1.6)	(0.5)	(0.5)	(5.6)	(2.1)	(1.7)	(0.7)	(0.4)	(3.8)	(1.2)	(0.8)	(1.1)	(1.1)	(1.2)	(1.1)
	20-40%	5.6	2.5	12.1	1.9	10.0	2.5	8.3	2.3	1.8	4.7	5.2	6.2	5.2	0.4	14.1	6.6	2.8	4.8	6.2	2.5	11.5
		(0.5)	(0.9)	(1.8)	(1.0)	(1.0)	(0.8)	(1.4)	(0.4)	(0.5)	(2.3)	(2.5)	(1.9)	(0.8)	(0.4)	(3.1)	(1.1)	(0.8)	(0.9)	(1.1)	(1.0)	(1.0)
	40-60%	6.9	1.9	8.6	5.7	14.4	3.7	7.9	3.3	1.2	3.2	5.0	5.5	4.1	0.0	14.4	5.4	3.5	6.5	3.9	4.1	8.9
		(0.6)	(0.8)	(1.4)	(1.4)	(1.3)	(1.7)	(1.4)	(0.6)	(0.4)	(2.1)	(1.9)	(1.6)	(0.7)	(0.1)	(3.2)	(1.0)	(1.2)	(1.3)	(0.8)	(1.8)	(0.8)
	60-80%	4.5	0.8	6.7	3.2	15.4	3.5	6.3	1.6	1.3	6.4	6.1	2.2	4.7	1.5	13.2	3.4	1.8	6.1	1.9	2.0	7.4
		(0.5)	(0.5)	(1.2)	(1.0)	(1.4)	(1.1)	(1.7)	(0.3)	(0.4)	(3.5)	(1.8)	(0.9)	(0.8)	(0.7)	(3.2)	(1.0)	(0.8)	(1.2)	(0.7)	(1.5)	(0.7)
	80-90%	4.0	0.4	3.0	2.3	15.2	1.7	2.8	0.9	0.5	7.9	6.4	1.1	3.9	0.2	13.1	2.3	0.5	3.4	2.7	1.4	4.4
		(0.6)	(0.4)	(1.4)	(1.0)	(1.8)	(0.8)	(1.3)	(0.4)	(0.3)	(5.1)	(1.9)	(0.8)	(1.0)	(0.7)	(3.8)	(1.4)	(0.4)	(1.3)	(1.3)	(1.3)	(0.8)
	90-100%	2.9	0.9	1.5	1.4	11.1	1.9	1.0	1.5	0.4	2.8	6.0	0.2	0.8	2.8	13.2	0.9	0.6	1.2	3.2	0.0	2.0
		(0.4)	(0.9)	(0.9)	(0.7)	(1.5)	(1.0)	(0.5)	(0.6)	(0.4)	(1.5)	(2.1)	(0.2)	(0.4)	(1.8)	(4.1)	(0.7)	(0.5)	(0.6)	(1.2)	(0.1)	(0.5)
Household size	1	6.3	4.9	10.6	4.8	7.7	2.6	3.4	2.1	2.1	6.7	2.6	4.3	2.9	1.5	14.3	7.2	3.1	5.4	4.0	2.1	10.1
		(0.5)	(1.3)	(1.3)	(1.0)	(0.8)	(1.1)	(0.7)	(0.4)	(0.5)	(3.5)	(0.8)	(1.3)	(0.5)	(0.8)	(2.3)	(0.8)	(0.6)	(1.0)	(0.9)	(1.0)	(0.7)
	2	4.3	1.2	5.9	2.9	10.9	2.5	5.0	1.7	1.3	5.5	5.6	1.9	4.2	0.4	13.6	3.8	1.7	3.4	2.8	1.0	8.5
		(0.3)	(0.4)	(0.9)	(0.7)	(1.0)	(0.7)	(1.0)	(0.3)	(0.3)	(2.9)	(1.7)	(0.8)	(0.7)	(0.3)	(2.2)	(0.7)	(0.4)	(0.7)	(0.6)	(0.4)	(0.6)
	3	6.1	1.9	8.8	2.5	14.2	3.7	9.4	3.8	2.0	9.6	8.0	3.8	4.9	0.0	14.9	5.3	2.0	6.7	5.1	3.5	6.5
		(0.5)	(1.1)	(1.6)	(1.0)	(1.3)	(0.8)	(1.6)	(0.6)	(0.5)	(4.0)	(2.7)	(1.5)	(0.8)	(0.1)	(4.2)	(1.2)	(0.6)	(1.0)	(1.0)	(1.5)	(0.9)
	4	5.6	0.8	8.9	2.2	16.6	3.9	8.7	2.5	1.6	6.8	7.8	5.9	5.9	1.7	15.6	3.7	3.7	4.2	3.6	2.3	8.2
		(0.6)	(0.4)	(2.3)	(0.9)	(1.3)	(0.9)	(1.7)	(0.5)	(0.4)	(2.8)	(3.0)	(1.8)	(1.1)	(0.8)	(3.7)	(1.3)	(1.1)	(1.0)	(0.8)	(1.2)	(1.0)
	5+	7.3	4.5	13.8	1.2	16.0	5.5	9.6	2.4	3.0	6.7	8.5	4.9	3.9	0.0	15.2	9.1	3.5	6.9	1.5	4.8	8.0
		(1.0)	(2.3)	(4.6)	(1.1)	(1.4)	(1.6)	(2.7)	(0.7)	(0.7)	(2.7)	(3.2)	(2.2)	(1.0)	(0.1)	(6.8)	(2.5)	(1.2)	(1.9)	(0.7)	(2.1)	(1.3)
Housing status	Owners - outright	0.2	0.1	0.7	0.3	0.1	0.4	0.1	0.1	< 0.1	1.0	0.7	0.1	0.5	0.0	0.2	< 0.1	0.0	< 0.1	0.0	0.1	0.2
		(0.1)	(0.1)	(0.4)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(1.0)	(0.6)	(0.1)	(0.1)	(0.1)	(0.6)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
	Owners - with mortgage	6.5	0.9	6.3	2.6	25.2	12.7	11.9	1.1	0.6	7.4	16.9	2.3	8.7	1.9	12.3	1.4	1.6	6.8	3.6	1.7	3.8
		(0.5)	(0.4)	(1.3)	(1.0)	(1.3)	(3.1)	(1.5)	(0.3)	(0.4)	(2.2)	(3.5)	(0.9)	(1.0)	(0.9)	(1.6)	(0.8)	(0.7)	(1.0)	(1.4)	(1.5)	(0.4)
	Renters / other	10.8	8.2	13.4	11.5	12.8	5.3	14.7	4.9	5.5	14.8	12.0	9.7	13.2	2.4	22.0	10.2	11.0	11.0	12.5	14.9	23.5
		(0.5)	(1.6)	(1.0)	(1.7)	(1.0)	(0.9)	(2.0)	(0.5)	(0.6)	(4.3)	(2.6)	(1.7)	(1.4)	(1.0)	(2.6)	(0.8)	(1.4)	(1.2)	(1.4)	(3.1)	(1.0)
Age of RP	16-34	13.1	4.3	17.7	8.7	23.1	4.3	18.5	4.3	6.0	10.9	13.0	9.9	9.7	2.5	30.6	10.6	2.3	10.4	7.8	3.2	25.2
		(0.9)	(1.7)	(2.1)	(1.7)	(1.6)	(1.4)	(3.6)	(0.7)	(1.6)	(5.9)	(3.3)	(2.5)	(1.4)	(1.2)	(5.5)	(1.4)	(0.7)	(2.0)	(1.8)	(2.0)	(1.2)
	35-44	8.0	1.8	10.3	5.8	21.8	5.5	11.4	3.1	2.8	9.3	7.9	4.8	5.5	0.6	22.2	10.9	3.4	9.2	5.5	5.2	8.6
		(0.5)	(0.9)	(1.6)	(1.4)	(1.3)	(1.3)	(1.7)	(0.6)	(0.6)	(2.8)	(3.2)	(1.4)	(0.8)	(0.4)	(3.7)	(1.7)	(0.9)	(1.5)	(1.1)	(1.7)	(0.9)
	45-54	5.4	4.0	7.7	1.5	9.9	4.9	6.8	2.8	2.3	6.8	5.7	3.1	4.3	1.5	12.8	5.4	2.0	3.3	3.7	1.4	5.4
		(0.5)	(1.5)	(1.3)	(0.8)	(1.3)	(1.0)	(1.1)	(0.5)	(0.5)	(2.6)	(1.9)	(1.3)	(0.7)	(1.0)	(2.9)	(1.0)	(0.7)	(0.7)	(0.8)	(0.8)	(0.7)

	euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
55-64	3.4	3.9	6.0	1.0	3.6	2.8	1.6	1.4	1.5	7.5	4.5	1.0	3.0	0.0	8.9	3.7	3.3	4.0	3.0	1.7	4.2
	(0.4)	(1.4)	(1.3)	(0.6)	(0.7)	(0.9)	(0.5)	(0.3)	(0.3)	(4.2)	(1.8)	(0.7)	(0.5)	(0.1)	(2.1)	(0.9)	(0.8)	(0.9)	(0.9)	(0.7)	(0.6)
65-74	2.4	1.2	4.8	0.8	0.8	1.3	2.3	1.2	0.6	1.5	1.6	0.9	1.6	0.0	3.6	2.1	3.2	2.6	1.8	1.3	2.1
	(0.4)	(0.7)	(1.4)	(0.6)	(0.4)	(0.6)	(0.9)	(0.4)	(0.2)	(1.4)	(1.2)	(0.8)	(0.4)	(0.1)	(1.3)	(0.6)	(0.8)	(0.9)	(0.8)	(1.0)	(0.5)
75+	1.5	1.2	3.8	0.3	0.4	0.0	0.8	0.4	0.2	1.3	0.0	1.2	0.4	0.2	2.9	1.2	1.1	0.9	0.5	1.0	1.1
	(0.4)	(1.0)	(1.4)	(0.3)	(0.3)	(0.1)	(0.6)	(0.2)	(0.1)	(1.2)	(0.1)	(1.2)	(0.2)	(0.2)	(1.7)	(0.6)	(0.6)	(0.5)	(0.3)	(0.7)	(0.4)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE3, ES1, ES2, ES3, ES8, FI10, FR2, FR3, FR4, FR5, FR6, FR7, FR11, FR12, FR13, FR20, FR21, GR2, IT3, IT6, IT7, LV1, LV2, LV3, LV4, LV7, LV8, LV9, MT1, MT2, MT3, MT4, MT7, NL1, NL2, NL3, NL4, NL5, NL8, NL9, PL3, PL4, PL5, PL6, PL7, PL8, PL9, PL10, PL11, PL12, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, PT1, SI1, SI2, SI3, SI4, SI5, SI6, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	72.8	79.9	38.1	38.3	102.1	53.3	161.1	68.0	55.0	251.0	42.8	114.1	60.3	57.7	177.1	32.7	17.2	198.5	24.9	42.0	76.6
		(2.3)	(8.2)	(3.3)	(4.0)	(5.3)	(6.9)	(11.4)	(5.0)	(5.6)	(33.6)	(8.7)	(10.6)	(2.9)	(10.6)	(9.9)	(2.9)	(1.5)	(8.2)	(1.8)	(5.5)	(2.5)
Income	Bottom 20%	94.4	52.0	26.4	95.1	45.3	328.7	363.2	36.6	83.3	832.5	N	83.7	178.1	38.1	178.1	17.1	15.2	216.3	41.7	56.0	45.3
		(12.8)	(35.4)	(4.7)	(86.9)	(10.0)	(124.5)	(71.5)	(7.8)	(26.0)	(719.0)		(44.3)	(32.4)	(34.3)	(60.0)	(3.1)	(3.0)	(104.3)	(16.4)	(37.1)	(4.4)
	20-40%	44.3	64.7	16.0	17.3	25.2	47.2	199.2	34.6	56.5	706.6	23.9	139.6	60.6	37.0	140.4	17.4	12.3	130.5	26.1	50.3	40.4
		(4.2)	(34.9)	(4.2)	(5.7)	(7.5)	(19.8)	(28.7)	(5.9)	(14.6)	(232.2)	(122.8)	(62.3)	(9.6)	(21.3)	(34.2)	(3.9)	(2.2)	(30.4)	(4.0)	(17.1)	(3.7)
	40-60%	56.1	82.0	28.3	23.5	79.1	63.2	202.2	47.8	42.5	240.5	19.9	138.3	68.9	38.7	195.4	26.2	15.9	290.9	23.4	54.4	59.5
		(5.0)	(21.7)	(9.5)	(7.6)	(18.9)	(22.0)	(25.7)	(8.6)	(10.5)	(61.2)	(19.4)	(25.9)	(8.5)	(21.0)	(29.8)	(4.0)	(3.8)	(31.1)	(4.8)	(20.8)	(5.2)
	60-80%	78.6	110.5	51.3	32.5	148.3	61.3	155.1	105.6	69.6	203.9	48.2	106.2	59.2	74.5	213.4	59.2	17.3	229.7	28.0	33.6	103.4
		(5.9)	(15.7)	(8.5)	(10.5)	(12.8)	(30.8)	(22.3)	(14.5)	(14.2)	(43.6)	(18.8)	(25.1)	(4.8)	(33.3)	(28.2)	(12.4)	(2.7)	(17.7)	(4.2)	(13.8)	(5.8)
	80-90%	94.1	100.1	69.3	51.5	138.3	33.4	123.0	114.9	50.4	257.3	37.5	97.9	56.1	88.6	171.3	55.0	20.6	207.9	17.5	36.6	105.1
		(8.1)	(24.4)	(9.4)	(14.7)	(11.7)	(12.1)	(17.3)	(11.2)	(13.6)	(77.8)	(26.0)	(24.3)	(4.0)	(40.7)	(30.3)	(16.8)	(10.7)	(17.6)	(3.8)	(11.0)	(5.4)
	90-100%	81.8	54.2	67.7	57.6	125.7	30.8	94.8	95.6	41.0	141.5	42.9	99.2	39.4	75.6	138.9	63.3	39.1	132.9	23.4	33.0	102.8
		(3.1)	(12.2)	(11.4)	(10.0)	(10.7)	(8.3)	(11.2)	(6.7)	(8.4)	(31.6)	(19.4)	(17.0)	(4.5)	(50.3)	(19.8)	(11.7)	(12.8)	(16.3)	(4.6)	(13.6)	(3.9)
Net wealth	Bottom 20%	29.8	24.5	21.9	20.9	293.1	105.3	377.8	18.2	32.5	659.2	81.6	32.4	95.2	40.2	143.5	15.0	11.0	172.5	19.6	44.4	29.6
		(2.8)	(7.9)	(2.6)	(9.6)	(15.9)	(45.2)	(49.5)	(1.7)	(4.9)	(202.3)	(43.2)	(6.1)	(12.8)	(26.2)	(43.0)	(2.1)	(1.6)	(75.9)	(3.0)	(11.6)	(2.6)
	20-40%	36.1	203.8	9.4	32.9	21.2	98.9	256.1	44.6	150.4	291.8	14.7	280.3	63.4	163.2	198.9	8.6	22.4	309.6	38.5	49.2	95.5
		(5.0)	(19.0)	(1.7)	(14.4)	(19.1)	(32.2)	(25.4)	(34.5)	(24.6)	(106.2)	(18.0)	(36.5)	(10.7)	(29.7)	(77.3)	(2.2)	(7.9)	(20.6)	(10.5)	(20.3)	(10.0)
	40-60%	148.1	83.1	56.5	34.1	132.5	59.8	180.6	178.9	92.9	190.1	38.4	143.6	57.0	49.3	236.6	63.6	18.5	211.2	26.9	42.9	117.2
		(6.7)	(15.8)	(12.6)	(12.8)	(9.2)	(20.5)	(18.8)	(11.2)	(17.1)	(42.8)	(14.1)	(29.9)	(6.9)	(37.2)	(23.8)	(15.1)	(4.0)	(19.7)	(6.9)	(13.8)	(5.1)
	60-80%	81.1	66.9	78.2	40.6	63.5	45.8	73.9	67.4	38.1	202.8	71.0	79.5	50.0	51.9	172.3	78.8	16.7	152.9	25.8	27.3	86.1
		(4.1)	(9.8)	(6.7)	(10.5)	(5.3)	(17.4)	(14.5)	(7.9)	(5.6)	(58.4)	(24.9)	(20.9)	(4.8)	(17.6)	(16.4)	(18.7)	(4.4)	(18.3)	(3.7)	(11.2)	(4.7)
	80-90%	72.4	49.2	77.5	55.5	44.4	47.5	112.9	67.9	29.6	265.4	21.4	73.7	40.5	38.8	132.1	59.2	19.7	151.3	21.1	30.9	73.8
		(4.4)	(9.9)	(18.0)	(19.8)	(7.0)	(15.6)	(17.6)	(9.9)	(8.9)	(106.5)	(15.8)	(22.3)	(5.1)	(22.6)	(23.9)	(11.0)	(7.5)	(18.2)	(5.1)	(14.8)	(5.0)
	90-100%	88.1	34.9	92.2	49.4	86.7	27.2	80.4	114.2	61.7	227.6	64.1	71.8	46.2	35.7	133.2	51.1	26.4	140.8	23.9	53.3	72.3
		(5.0)	(16.0)	(14.2)	(13.5)	(13.2)	(12.0)	(11.7)	(11.5)	(14.1)	(48.3)	(36.8)	(22.9)	(7.7)	(32.0)	(38.3)	(17.5)	(14.4)	(21.0)	(5.3)	(18.6)	(6.2)
Household size	1	49.8	45.5	26.9	46.1	47.3	23.2	130.6	41.8	93.0	208.0	26.6	123.5	88.5	40.7	136.6	17.1	15.5	205.0	25.0	84.9	53.7
		(4.0)	(13.6)	(4.8)	(27.7)	(7.3)	(9.0)	(38.3)	(4.7)	(23.4)	(148.9)	(14.6)	(33.0)	(13.0)	(26.1)	(24.6)	(2.7)	(4.3)	(48.5)	(4.1)	(40.9)	(4.1)
	2	53.7	69.1	33.9	29.6	60.1	46.0	127.7	39.8	42.4	220.3	48.2	72.6	63.7	59.9	170.7	27.4	21.1	167.0	24.2	43.6	55.5
		(3.5)	(11.2)	(4.2)	(5.6)	(11.1)	(9.4)	(16.9)	(3.8)	(6.8)	(120.5)	(22.8)	(18.8)	(5.4)	(19.8)	(15.5)	(4.1)	(3.1)	(22.9)	(3.4)	(16.6)	(3.1)
	3	94.0	116.1	54.6	36.4	105.0	55.9	191.7	86.6	69.4	251.0	32.6	126.0	49.0	40.8	197.4	38.9	19.0	222.0	23.3	38.7	109.5
		(6.6)	(24.2)	(10.5)	(8.4)	(18.2)	(19.0)	(19.8)	(16.8)	(11.9)	(55.2)	(17.7)	(21.6)	(6.2)	(26.7)	(46.6)	(7.6)	(4.1)	(19.4)	(3.9)	(8.9)	(6.3)
	4	113.4	76.6	67.6	71.9	139.9	75.8	200.9	148.1	44.6	283.3	76.7	146.1	59.1	71.2	216.4	109.0	20.1	206.8	30.9	44.9	130.6
		(6.7)	(17.2)	(9.4)	(13.6)	(9.4)	(13.9)	(15.3)	(11.2)	(6.8)	(43.1)	(33.0)	(20.3)	(5.9)	(24.1)	(43.9)	(15.2)	(5.2)	(13.8)	(3.7)	(12.4)	(5.8)
	5+	91.6	98.6	66.0	31.2	129.2	90.4	79.8	121.3	58.6	230.9	45.7	92.4	60.1	93.2	247.0	55.2	10.5	136.4	20.9	25.1	139.7
		(8.6)	(32.0)	(24.0)	(12.0)	(11.1)	(31.0)	(25.2)	(12.5)	(12.5)	(63.2)	(22.0)	(15.5)	(6.3)	(31.9)	(38.0)	(13.7)	(2.4)	(21.3)	(4.3)	(11.1)	(6.7)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	28.0	25.9	30.3	5.7	13.5	18.0	43.9	32.5	16.9	81.4	14.9	19.6	16.7	17.2	51.3	8.1	8.6	32.2	16.2	14.0	26.1
		(1.3)	(4.8)	(8.0)	(0.9)	(1.1)	(3.2)	(6.6)	(2.7)	(2.3)	(27.3)	(3.5)	(5.3)	(1.9)	(3.4)	(20.2)	(4.4)	(0.8)	(6.4)	(1.8)	(2.3)	(1.8)
	Owners - with mortgage	198.0	141.2	139.1	114.9	219.2	179.3	280.2	231.5	180.2	382.5	109.8	239.1	126.7	207.2	266.1	108.9	142.1	289.1	150.9	119.7	146.7
		(3.6)	(12.2)	(6.6)	(7.6)	(5.8)	(20.8)	(11.4)	(6.7)	(8.8)	(35.8)	(20.9)	(18.4)	(6.5)	(12.0)	(10.7)	(10.4)	(11.7)	(11.5)	(14.3)	(17.9)	(2.3)
	Renters / other	15.7	15.5	12.2	15.4	7.0	18.7	56.5	15.9	22.1	87.1	5.9	31.2	25.1	14.0	35.6	12.4	8.7	26.4	15.1	19.9	19.9
		(0.9)	(3.0)	(1.2)	(3.3)	(0.7)	(3.9)	(11.2)	(1.2)	(3.3)	(57.1)	(7.5)	(5.0)	(3.5)	(7.4)	(6.9)	(1.3)	(1.0)	(4.7)	(2.0)	(7.7)	(1.3)
Age of RP	16-34	62.3	251.5	22.4	60.7	48.4	35.1	405.4	155.3	131.8	365.2	28.7	248.8	67.9	222.4	192.1	22.4	43.4	312.0	34.2	70.4	87.6
		(11.0)	(32.2)	(4.3)	(14.8)	(17.8)	(26.6)	(50.0)	(19.2)	(40.8)	(153.9)	(23.0)	(58.0)	(7.6)	(14.3)	(35.2)	(3.4)	(19.3)	(23.9)	(5.7)	(33.2)	(7.7)
	35-44	141.7	139.9	70.8	68.3	208.0	71.7	259.7	172.6	116.8	247.4	72.0	199.4	65.0	73.0	199.1	58.6	36.3	308.8	34.4	64.6	137.1
		(5.5)	(16.4)	(9.3)	(13.4)	(11.0)	(20.8)	(19.0)	(12.0)	(23.6)	(47.9)	(16.0)	(22.7)	(6.6)	(22.8)	(28.1)	(12.8)	(10.1)	(14.4)	(5.6)	(13.8)	(4.6)
	45-54	78.7	58.5	67.6	25.0	104.5	79.6	129.2	68.8	61.7	287.1	47.4	92.5	62.2	38.5	218.2	44.3	14.2	157.9	18.9	28.8	75.6
		(3.6)	(7.4)	(7.6)	(6.7)	(8.9)	(17.5)	(13.8)	(6.4)	(7.4)	(71.7)	(13.9)	(14.8)	(7.1)	(11.7)	(29.2)	(5.2)	(1.6)	(15.0)	(3.2)	(3.9)	(3.7)
	55-64	45.1	31.7	37.2	11.3	44.8	49.8	88.9	34.2	27.0	139.0	26.8	34.5	51.9	14.4	123.0	29.0	11.8	85.2	21.9	14.1	46.1
		(2.6)	(5.4)	(5.6)	(2.4)	(4.4)	(10.5)	(12.7)	(3.6)	(3.3)	(48.0)	(29.1)	(6.3)	(6.7)	(4.5)	(16.2)	(7.7)	(1.7)	(12.7)	(3.6)	(2.8)	(2.6)
65-74	36.3	19.2	29.8	11.0	13.5	19.8	54.2	23.9	25.0	366.2	9.3	29.1	46.4	8.0	150.0	13.9	8.9	66.1	21.5	42.9	37.7	
	(3.6)	(5.6)	(11.0)	(4.4)	(2.3)	(9.1)	(6.7)	(2.1)	(4.9)	(213.2)	(6.7)	(26.3)	(8.3)	(3.7)	(22.2)	(3.6)	(1.4)	(10.1)	(3.8)	(64.9)	(4.0)	
75+	17.0	N	10.5	N	17.7	N	27.9	8.7	10.2	N	N	N	31.6	N	168.0	31.1	11.5	31.8	8.0	N	37.9	
	(2.3)		(5.0)		(7.3)		(23.5)	(2.3)	(5.2)				(21.9)		(32.5)	(18.6)	(6.3)	(13.3)	(23.9)		(7.4)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE2, EE8, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, HU5, HU6, HU7, IE1, IE2, IE3, IE14, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	13.4	13.4	8.9	9.7	14.5	16.8	18.5	18.0	12.9	35.7	11.4	16.5	16.4	13.6	12.9	5.8	11.1	16.2	12.6	11.1	11.3
		(0.2)	(0.6)	(0.4)	(0.4)	(0.3)	(1.1)	(0.6)	(0.4)	(0.5)	(2.1)	(1.3)	(0.7)	(0.6)	(0.4)	(0.7)	(0.5)	(0.4)	(0.5)	(0.5)	(0.9)	(0.2)
Income	Bottom 20%	26.2	30.6	6.5	61.1	27.0	69.7	45.2	22.6	50.4	145.0	N	24.6	52.6	N	20.3	10.8	17.1	42.4	61.5	27.6	4.2
		(1.8)	(12.5)	(2.7)	(25.7)	(3.6)	(192.1)	(6.7)	(3.4)	(10.7)	(220.1)		(5.3)	(8.9)		(6.0)	(3.1)	(2.3)	(5.3)	(41.0)	(10.9)	(1.2)
	20-40%	17.5	20.4	8.1	17.1	17.7	20.1	25.4	17.2	17.9	64.5	N	23.8	25.4	24.0	13.0	8.5	11.9	25.4	21.7	17.9	8.9
		(0.8)	(2.6)	(1.9)	(4.0)	(1.7)	(3.1)	(1.5)	(1.4)	(2.5)	(15.5)		(2.4)	(2.0)	(4.5)	(2.5)	(2.0)	(0.9)	(2.1)	(2.9)	(3.5)	(0.8)
	40-60%	13.9	16.3	8.7	14.3	16.8	21.5	23.3	17.5	15.1	30.9	14.1	18.8	18.4	15.7	13.9	5.0	12.1	21.3	13.1	12.9	11.0
		(0.5)	(1.6)	(0.8)	(1.9)	(0.9)	(2.0)	(1.8)	(1.3)	(1.1)	(5.2)	(3.9)	(1.8)	(1.0)	(1.5)	(2.0)	(1.1)	(1.1)	(0.7)	(1.5)	(1.3)	(0.5)
	60-80%	13.3	14.3	9.8	9.5	15.1	16.2	17.3	18.9	14.1	31.2	12.2	15.0	13.9	13.6	14.1	6.1	10.8	14.9	11.6	10.1	12.8
		(0.3)	(1.1)	(0.9)	(0.8)	(0.6)	(1.8)	(1.0)	(0.8)	(0.5)	(3.1)	(2.2)	(1.1)	(0.8)	(1.2)	(1.4)	(1.4)	(1.3)	(0.7)	(0.6)	(1.8)	(0.3)
	80-90%	12.3	10.7	9.9	8.3	13.2	10.8	13.8	17.9	9.2	25.0	9.9	14.0	11.6	11.3	11.7	4.6	9.3	12.4	9.5	8.6	12.2
		(0.5)	(1.1)	(0.9)	(0.9)	(0.5)	(1.4)	(1.0)	(0.8)	(1.0)	(5.3)	(2.6)	(1.3)	(1.0)	(1.0)	(1.6)	(1.4)	(1.1)	(0.6)	(0.8)	(1.8)	(0.4)
	90-100%	9.8	8.0	8.1	6.7	11.7	8.1	10.6	16.9	7.8	23.0	8.6	10.7	7.9	11.0	10.2	4.1	8.8	9.4	8.4	6.0	11.6
		(0.4)	(1.1)	(0.7)	(0.5)	(0.5)	(1.5)	(0.6)	(0.8)	(0.6)	(3.6)	(1.5)	(1.1)	(0.6)	(1.4)	(1.5)	(1.1)	(1.1)	(0.6)	(0.9)	(1.9)	(0.3)
Net wealth	Bottom 20%	10.7	16.3	6.4	11.2	20.6	19.3	24.9	10.5	11.8	64.1	15.4	13.0	22.1	16.3	14.5	5.5	11.6	21.2	11.6	14.5	4.0
		(0.7)	(4.8)	(0.9)	(2.6)	(1.1)	(2.9)	(1.5)	(0.7)	(2.2)	(21.8)	(2.8)	(1.9)	(1.9)	(3.0)	(2.3)	(0.7)	(1.0)	(2.0)	(1.0)	(2.5)	(0.4)
	20-40%	13.6	17.6	5.2	11.6	12.5	21.3	21.3	20.0	16.0	36.6	7.2	21.8	18.7	14.4	17.5	3.7	11.0	17.8	14.4	10.6	11.1
		(0.6)	(1.2)	(0.8)	(1.7)	(0.8)	(3.3)	(1.9)	(1.6)	(1.0)	(5.8)	(2.9)	(1.4)	(1.0)	(1.1)	(2.4)	(0.9)	(0.7)	(1.2)	(1.5)	(1.8)	(0.4)
	40-60%	16.4	12.8	10.4	8.8	14.6	16.5	19.1	23.0	15.1	27.2	10.1	18.1	15.7	13.5	15.0	8.7	10.7	16.1	14.4	10.7	14.1
		(0.3)	(0.9)	(1.2)	(0.7)	(0.6)	(1.9)	(1.0)	(0.5)	(1.2)	(5.4)	(3.2)	(1.4)	(1.1)	(1.1)	(1.6)	(1.7)	(1.1)	(0.9)	(0.9)	(1.6)	(0.3)
	60-80%	13.3	11.1	10.3	9.4	11.7	13.7	14.0	17.8	9.6	29.5	15.0	14.2	12.7	10.8	11.2	6.9	10.7	13.7	11.7	8.7	13.1
		(0.3)	(1.0)	(0.9)	(0.9)	(0.6)	(2.5)	(1.1)	(0.6)	(0.7)	(5.8)	(3.1)	(1.3)	(0.8)	(1.0)	(1.3)	(1.4)	(1.3)	(0.8)	(1.0)	(1.6)	(0.3)
	80-90%	11.5	11.4	10.3	9.4	11.3	13.1	14.0	17.4	7.5	32.6	7.3	12.3	12.7	N	8.9	6.3	10.3	12.5	10.3	11.7	12.0
		(0.4)	(1.6)	(1.4)	(1.2)	(0.9)	(2.8)	(1.3)	(1.3)	(1.2)	(6.4)	(2.7)	(2.0)	(1.8)		(1.5)	(1.9)	(1.8)	(1.2)	(1.4)	(3.6)	(0.5)
	90-100%	12.1	7.1	10.3	9.6	14.3	13.5	12.5	15.6	10.4	36.6	12.4	11.3	11.8	12.6	10.8	4.1	12.3	12.8	11.5	10.3	10.7
		(0.6)	(2.7)	(1.2)	(1.1)	(1.0)	(2.9)	(1.1)	(1.2)	(2.0)	(4.8)	(2.0)	(1.8)	(2.0)	(2.8)	(2.2)	(1.2)	(2.1)	(1.1)	(1.5)	(2.5)	(0.5)
Household size	1	13.3	16.3	8.9	13.0	16.4	22.0	19.0	17.1	14.0	42.6	15.2	19.1	27.2	N	11.5	9.2	13.8	20.4	16.3	18.6	10.4
		(0.4)	(1.7)	(1.0)	(2.7)	(1.1)	(4.1)	(2.2)	(0.9)	(1.5)	(14.2)	(3.9)	(1.5)	(2.1)		(1.5)	(1.6)	(1.4)	(1.9)	(2.7)	(2.6)	(0.5)
	2	11.9	12.9	8.2	9.3	14.3	15.9	18.1	14.5	11.5	40.5	9.9	14.5	17.1	13.8	11.5	5.1	12.9	15.8	12.8	14.0	9.7
		(0.4)	(1.2)	(0.7)	(0.9)	(0.5)	(2.5)	(1.3)	(0.9)	(1.0)	(12.7)	(2.4)	(1.1)	(0.9)	(1.2)	(1.0)	(0.8)	(0.8)	(1.1)	(1.2)	(1.8)	(0.3)
	3	14.6	14.4	9.6	8.5	14.6	17.8	19.1	18.3	13.9	33.5	10.8	14.8	13.9	13.3	15.2	5.3	10.8	15.7	11.8	10.3	12.3
		(0.4)	(1.5)	(0.9)	(0.9)	(0.8)	(1.2)	(1.1)	(0.9)	(0.9)	(3.7)	(2.7)	(1.7)	(1.0)	(0.9)	(2.0)	(0.9)	(0.8)	(0.7)	(0.6)	(1.0)	(0.4)
	4	15.0	12.5	8.6	9.8	14.9	15.1	19.6	21.2	12.5	31.5	13.2	16.8	13.8	13.6	14.9	6.3	10.5	16.2	11.8	10.4	13.4
		(0.4)	(0.9)	(0.7)	(0.7)	(0.5)	(1.4)	(1.1)	(0.6)	(1.0)	(4.0)	(2.5)	(1.1)	(0.7)	(1.0)	(1.3)	(1.6)	(0.9)	(0.8)	(0.9)	(1.6)	(0.3)
	5+	13.5	15.1	11.1	8.9	14.1	14.3	12.2	20.8	12.7	33.4	10.4	16.7	14.5	10.4	15.5	5.7	8.4	14.7	10.7	8.5	12.9
		(0.5)	(2.3)	(1.1)	(1.1)	(0.6)	(3.4)	(1.5)	(1.5)	(1.7)	(4.8)	(2.7)	(1.6)	(1.3)	(0.7)	(2.8)	(1.2)	(1.0)	(1.2)	(0.8)	(1.6)	(0.5)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	10.5	10.3	8.0	7.9	8.0	14.1	13.1	12.9	7.2	26.6	7.0	7.8	11.4	10.9	5.9	3.8	8.4	12.1	10.6	7.0	7.4
		(0.3)	(1.5)	(1.3)	(0.5)	(0.7)	(1.7)	(0.6)	(0.5)	(0.7)	(6.5)	(1.8)	(0.8)	(0.9)	(0.9)	(1.7)	(1.0)	(0.4)	(0.6)	(0.4)	(0.9)	(0.3)
	Owners - with mortgage	17.8	14.6	13.2	10.6	17.8	18.8	21.4	25.1	17.9	37.7	14.8	21.1	18.9	15.5	15.4	7.0	15.7	17.2	19.5	15.3	14.7
		(0.3)	(0.8)	(0.6)	(0.6)	(0.3)	(1.2)	(0.8)	(0.4)	(0.8)	(2.9)	(1.0)	(0.6)	(0.7)	(1.4)	(0.6)	(1.0)	(1.0)	(0.5)	(0.9)	(1.5)	(0.2)
	Renters / other	7.1	7.9	5.0	10.2	6.8	10.8	15.2	9.7	8.8	23.7	6.6	10.7	13.9	N	6.2	5.0	10.1	13.9	11.1	11.0	3.1
		(0.3)	(1.7)	(0.4)	(1.9)	(0.4)	(1.8)	(1.9)	(0.5)	(1.0)	(11.2)	(2.1)	(1.0)	(1.1)		(1.0)	(0.4)	(0.9)	(1.5)	(0.6)	(2.2)	(0.3)
Age of RP	16-34	13.1	20.8	5.4	9.9	13.9	18.5	25.7	21.1	12.8	47.4	8.6	20.2	14.4	15.5	13.6	5.8	12.8	16.1	11.9	14.3	8.6
		(0.7)	(1.9)	(1.4)	(1.0)	(0.8)	(4.8)	(2.2)	(0.9)	(2.7)	(13.8)	(2.0)	(2.1)	(1.3)	(1.7)	(2.8)	(1.4)	(1.1)	(1.4)	(1.1)	(2.2)	(0.5)
	35-44	16.3	14.6	9.8	9.7	17.4	17.1	20.3	22.4	14.8	30.4	12.6	20.2	16.1	13.8	15.3	6.0	10.5	18.1	13.4	12.4	13.8
		(0.4)	(1.0)	(0.5)	(0.7)	(0.6)	(1.7)	(1.0)	(0.6)	(1.0)	(3.7)	(1.8)	(1.2)	(1.0)	(0.9)	(1.2)	(1.1)	(0.9)	(0.7)	(1.0)	(1.3)	(0.3)
	45-54	13.8	10.7	10.9	9.4	14.2	17.7	17.3	17.6	13.6	37.4	13.3	14.9	15.7	9.8	14.9	5.7	9.9	15.4	11.5	7.9	11.8
		(0.3)	(1.1)	(1.1)	(1.4)	(0.4)	(1.6)	(0.8)	(0.8)	(0.7)	(3.6)	(2.2)	(0.9)	(1.2)	(1.0)	(1.2)	(1.0)	(1.1)	(0.8)	(0.6)	(1.6)	(0.3)
	55-64	11.5	9.5	8.4	9.0	12.8	14.1	16.1	13.4	9.2	32.2	13.9	10.9	17.4	13.0	10.4	5.2	10.5	14.0	14.2	10.0	10.8
		(0.4)	(1.1)	(1.0)	(1.2)	(0.8)	(1.8)	(1.6)	(0.7)	(0.9)	(3.2)	(3.7)	(1.6)	(1.7)	(2.3)	(1.7)	(1.4)	(0.9)	(1.0)	(1.4)	(1.8)	(0.4)
65-74	11.1	13.4	9.1	N	9.2	12.5	13.3	12.7	9.5	47.7	N	10.6	19.8	N	9.8	5.7	10.7	14.6	11.5	N	9.4	
	(0.6)	(2.2)	(1.2)		(1.0)	(2.6)	(1.1)	(0.7)	(1.5)	(29.0)		(3.3)	(2.4)		(1.3)	(1.6)	(1.1)	(1.5)	(1.5)		(0.7)	
75+	9.4	N	5.9	N	7.6	N	14.5	9.3	9.3	N	N	N	26.8	N	10.1	N	14.5	11.6	N	N	7.8	
	(0.9)		(2.2)		(2.4)		(3.2)	(1.7)	(1.9)				(7.2)		(1.3)		(2.7)	(3.8)			(0.8)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	26.5	18.7	30.0	15.3	38.5	17.4	28.8	20.4	16.0	22.9	28.2	22.2	20.2	9.2	49.0	20.1	6.8	40.0	8.6	12.6	35.9
		(0.7)	(1.9)	(1.8)	(1.7)	(1.6)	(2.5)	(1.9)	(0.8)	(1.4)	(2.9)	(3.4)	(2.1)	(1.2)	(1.2)	(2.7)	(1.5)	(0.6)	(1.7)	(0.9)	(1.6)	(0.9)
Income	Bottom 20%	42.8	31.5	87.9	20.0	27.5	44.8	36.1	18.2	50.0	41.4	N	28.9	31.7	7.3	45.8	36.5	6.6	54.3	15.9	10.9	92.8
		(3.9)	(17.2)	(47.9)	(19.2)	(5.2)	(11.2)	(6.6)	(2.9)	(10.4)	(31.8)		(7.9)	(5.3)	(5.6)	(19.5)	(12.5)	(2.1)	(9.9)	(7.4)	(4.4)	(16.2)
	20-40%	27.6	20.9	46.8	5.7	30.9	15.8	38.5	20.4	24.3	30.3	49.8	34.6	18.6	3.7	43.9	22.9	5.4	31.1	8.9	15.4	42.7
		(1.8)	(7.3)	(11.6)	(3.4)	(3.5)	(4.3)	(4.3)	(2.6)	(4.5)	(13.5)	(3505.9)	(6.2)	(4.7)	(2.4)	(9.6)	(5.9)	(1.8)	(6.5)	(2.0)	(4.6)	(4.2)
	40-60%	30.9	15.8	32.0	16.1	39.9	18.7	34.2	23.0	19.3	18.1	25.4	26.1	20.0	8.5	49.0	20.5	6.8	42.3	10.0	18.7	33.5
		(2.4)	(4.0)	(4.0)	(5.3)	(3.5)	(6.7)	(3.7)	(2.2)	(3.4)	(6.9)	(8.4)	(5.2)	(2.3)	(4.6)	(9.0)	(5.1)	(2.2)	(3.1)	(2.0)	(7.1)	(1.8)
	60-80%	25.3	20.8	27.5	14.6	44.3	19.6	30.2	24.5	15.5	22.7	35.3	15.2	23.3	11.3	53.0	20.2	6.5	41.6	7.9	10.0	36.0
		(1.4)	(4.0)	(2.8)	(3.6)	(3.3)	(3.8)	(5.1)	(2.6)	(3.2)	(5.8)	(10.3)	(4.6)	(2.3)	(3.8)	(6.1)	(3.0)	(0.9)	(3.1)	(1.5)	(3.8)	(1.5)
	80-90%	25.3	23.0	23.5	18.0	49.0	12.1	23.4	20.9	10.1	24.7	25.9	19.9	22.3	10.2	52.7	15.2	6.3	41.9	7.5	12.1	33.5
		(1.1)	(5.6)	(3.8)	(3.8)	(4.9)	(4.6)	(3.4)	(1.8)	(2.3)	(8.2)	(7.6)	(5.1)	(2.3)	(5.0)	(11.3)	(3.4)	(1.8)	(4.7)	(2.5)	(6.5)	(1.6)
	90-100%	19.8	15.6	18.0	20.5	37.6	10.4	18.2	15.4	8.7	14.7	23.8	13.2	12.4	12.3	49.4	15.5	12.3	28.7	7.3	10.4	27.6
		(1.3)	(3.2)	(2.6)	(3.0)	(2.8)	(3.4)	(2.4)	(1.4)	(1.9)	(4.5)	(5.2)	(1.7)	(1.2)	(6.1)	(7.1)	(2.8)	(3.2)	(3.3)	(2.0)	(2.2)	(1.0)
Net wealth	Bottom 20%	122.3	96.5	199.2	100.0	132.6	116.0	117.7	63.6	100.0	133.5	167.6	91.1	94.6	35.8	163.2	170.7	81.9	111.7	90.6	77.6	188.4
		(4.0)	(15.3)	(43.4)	(9.2)	(3.3)	(11.5)	(5.4)	(5.6)	(8.6)	(25.7)	(55.1)	(13.5)	(4.9)	(8.6)	(19.3)	(25.5)	(7.7)	(4.9)	(16.7)	(11.8)	(15.5)
	20-40%	34.7	50.3	24.2	19.4	49.6	36.4	49.2	34.6	37.9	49.2	29.6	47.4	31.1	21.2	79.1	16.0	7.3	69.1	15.6	15.9	56.9
		(2.0)	(4.2)	(4.2)	(6.0)	(5.4)	(8.2)	(4.0)	(5.3)	(3.4)	(9.9)	(11.5)	(4.0)	(2.8)	(4.0)	(10.1)	(3.7)	(2.1)	(2.1)	(2.6)	(6.1)	(2.2)
	40-60%	34.4	17.4	29.3	12.5	39.9	15.5	27.4	37.2	14.7	24.6	27.4	18.2	18.3	6.2	60.6	22.7	4.5	40.3	6.2	10.8	36.3
		(1.1)	(2.6)	(2.8)	(4.3)	(2.5)	(5.2)	(2.5)	(1.8)	(3.8)	(6.9)	(8.2)	(4.3)	(1.8)	(4.3)	(4.0)	(5.5)	(1.0)	(2.3)	(1.1)	(2.8)	(1.5)
	60-80%	14.6	11.8	18.0	10.9	14.7	7.6	9.3	9.8	5.4	16.0	26.9	9.7	9.2	5.1	31.6	14.9	2.5	23.4	3.7	6.5	19.7
		(0.9)	(1.7)	(2.2)	(2.7)	(1.8)	(3.6)	(1.8)	(0.8)	(1.3)	(2.3)	(8.0)	(2.2)	(0.8)	(1.7)	(2.5)	(2.3)	(0.6)	(2.1)	(0.5)	(2.0)	(1.0)
	80-90%	10.3	6.9	12.0	6.8	7.0	6.1	11.3	7.4	3.4	12.4	5.9	8.0	6.6	3.8	18.7	7.8	1.9	17.3	3.0	5.7	13.7
		(0.5)	(1.6)	(1.6)	(2.7)	(1.4)	(1.9)	(1.5)	(0.9)	(1.1)	(4.9)	(5.5)	(1.7)	(1.6)	(1.6)	(2.8)	(1.7)	(0.8)	(2.1)	(0.8)	(2.4)	(1.2)
	90-100%	6.7	2.6	8.0	3.6	6.3	2.7	5.0	6.3	4.6	5.8	9.1	4.0	5.2	2.0	12.0	3.1	2.0	9.9	1.5	6.0	9.1
		(0.4)	(0.8)	(0.8)	(0.7)	(1.0)	(1.1)	(1.2)	(0.5)	(0.8)	(1.2)	(3.6)	(1.1)	(0.7)	(1.1)	(1.6)	(1.2)	(0.7)	(1.0)	(0.4)	(2.7)	(0.5)
Household size	1	30.4	18.9	42.8	32.7	25.3	14.9	24.3	18.8	29.6	42.6	19.2	26.8	22.6	19.6	44.6	28.0	8.0	48.2	15.2	19.1	42.9
		(2.7)	(8.2)	(6.2)	(7.9)	(4.1)	(13.4)	(5.3)	(2.7)	(4.1)	(14.8)	(5.9)	(5.3)	(2.8)	(9.5)	(6.7)	(4.5)	(2.4)	(4.8)	(3.9)	(8.4)	(2.9)
	2	21.2	15.1	23.4	9.1	32.8	14.3	25.3	11.1	12.1	18.8	40.2	13.4	22.6	9.0	44.8	16.1	5.9	33.4	5.4	9.1	28.8
		(1.1)	(2.0)	(2.8)	(1.5)	(3.7)	(3.2)	(3.2)	(1.2)	(2.8)	(7.2)	(7.7)	(3.1)	(2.1)	(3.8)	(4.2)	(2.5)	(1.2)	(3.1)	(0.9)	(4.4)	(1.2)
	3	28.3	23.2	28.9	13.9	38.5	19.3	33.9	25.2	16.9	24.6	16.1	26.5	18.6	7.6	49.4	15.7	8.2	42.7	9.8	11.7	36.9
		(1.2)	(4.4)	(2.7)	(3.4)	(4.2)	(3.4)	(3.0)	(2.5)	(3.0)	(7.5)	(8.3)	(4.5)	(1.8)	(3.0)	(8.4)	(3.1)	(2.2)	(1.8)	(1.6)	(4.0)	(1.5)
	4	28.3	20.0	31.9	20.4	47.2	18.8	34.0	27.9	12.4	23.9	33.3	21.4	16.7	7.9	58.7	24.3	9.0	34.8	10.0	12.5	42.3
		(1.4)	(2.9)	(3.1)	(2.2)	(2.6)	(3.9)	(3.1)	(1.8)	(1.7)	(5.3)	(7.8)	(2.7)	(2.6)	(2.1)	(8.2)	(3.4)	(1.9)	(3.4)	(1.7)	(2.4)	(1.3)
	5+	30.8	24.5	42.6	7.8	42.5	22.0	22.3	30.9	20.7	18.8	25.9	18.9	22.3	11.2	62.6	20.2	2.9	39.3	5.7	11.6	38.7
		(2.1)	(7.1)	(8.6)	(2.8)	(3.1)	(6.4)	(3.8)	(2.3)	(7.5)	(4.8)	(5.7)	(4.4)	(3.3)	(2.4)	(11.4)	(4.0)	(0.9)	(5.5)	(1.8)	(4.0)	(2.3)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	4.0	2.7	5.3	1.3	2.2	4.2	4.7	4.2	2.5	6.3	6.4	1.8	5.1	1.4	9.3	1.0	1.5	4.5	2.7	3.1	5.5
		(0.2)	(0.5)	(1.1)	(0.3)	(0.2)	(0.6)	(0.7)	(0.2)	(0.2)	(2.4)	(2.6)	(0.4)	(0.5)	(0.4)	(3.8)	(0.4)	(0.2)	(0.7)	(0.2)	(0.5)	(0.4)
	Owners - with mortgage	36.6	26.7	32.6	27.8	58.7	34.9	41.0	36.6	30.1	31.0	49.0	28.2	33.2	26.2	49.2	18.1	25.0	45.0	30.1	27.8	37.5
		(0.6)	(2.2)	(1.8)	(2.4)	(2.2)	(4.5)	(1.3)	(1.1)	(2.0)	(3.4)	(5.1)	(1.9)	(1.9)	(2.2)	(2.4)	(1.8)	(2.1)	(1.4)	(2.0)	(3.8)	(0.7)
	Renters / other	40.7	25.2	46.9	50.0	43.1	32.4	56.8	26.6	39.2	40.6	53.0	41.5	65.7	16.8	134.5	42.0	53.2	68.2	35.7	61.2	100.0
		(2.9)	(10.1)	(5.2)	(17.9)	(3.9)	(8.0)	(19.1)	(2.0)	(6.3)	(29.8)	(134.1)	(6.8)	(12.9)	(6.4)	(28.6)	(5.2)	(8.5)	(12.5)	(9.5)	(59.9)	(8.0)
Age of RP	16-34	51.2	44.8	47.6	34.0	79.7	29.0	76.1	45.6	36.6	49.4	34.3	53.9	34.8	34.2	92.4	33.7	24.5	64.8	21.9	23.2	75.6
		(2.2)	(5.1)	(6.2)	(3.5)	(5.2)	(9.8)	(6.3)	(1.4)	(5.1)	(11.5)	(17.3)	(4.3)	(3.5)	(3.0)	(9.4)	(3.0)	(6.1)	(4.8)	(4.8)	(13.0)	(2.3)
	35-44	38.7	30.5	38.4	20.4	68.6	26.5	41.5	34.8	28.7	26.7	32.7	34.7	24.0	10.1	69.8	30.6	14.4	51.0	13.8	20.0	43.8
		(1.1)	(2.8)	(3.3)	(2.5)	(2.7)	(4.7)	(2.6)	(1.3)	(3.3)	(6.2)	(6.6)	(3.5)	(2.2)	(1.9)	(6.5)	(3.7)	(2.4)	(3.0)	(2.5)	(3.3)	(1.2)
	45-54	21.9	15.5	27.4	5.4	30.2	19.8	23.2	16.9	13.9	17.6	26.8	15.5	21.4	4.4	49.6	16.2	3.9	29.9	7.4	8.0	27.8
		(0.9)	(2.4)	(3.2)	(1.4)	(2.6)	(4.2)	(1.7)	(1.1)	(1.9)	(3.1)	(7.5)	(2.2)	(2.6)	(1.2)	(6.2)	(2.6)	(0.8)	(2.6)	(1.3)	(2.0)	(1.2)
	55-64	12.5	6.4	18.2	3.5	9.8	14.3	11.9	7.3	5.5	17.2	22.8	6.5	13.0	1.2	34.3	10.5	3.7	16.7	7.1	4.0	15.6
		(0.7)	(1.5)	(2.0)	(1.2)	(1.1)	(3.0)	(1.9)	(0.7)	(0.7)	(7.4)	(8.3)	(1.4)	(1.2)	(0.6)	(4.8)	(2.6)	(0.7)	(2.0)	(1.7)	(1.2)	(1.1)
65-74	8.9	2.5	19.0	2.2	2.4	6.5	7.4	4.2	5.4	27.4	5.0	5.3	10.1	0.7	24.3	5.8	1.6	13.7	2.2	10.3	10.3	
	(0.9)	(1.0)	(3.8)	(2.4)	(0.4)	(2.7)	(1.0)	(0.4)	(1.2)	(570.0)	(12.4)	(2.4)	(1.2)	(0.9)	(2.6)	(1.3)	(0.5)	(3.3)	(0.4)	(4.7)	(0.8)	
75+	9.3	N	25.6	N	2.9	N	10.3	1.6	2.6	N	N	N	10.0	N	21.6	12.0	1.7	7.1	1.9	N	7.3	
	(3.2)		(23.1)		(1.0)		(5.9)	(0.4)	(0.9)					(5.7)		(4.8)	(6.0)	(1.3)	(12.0)	(5.9)		(2.5)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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

M = missing value, N = too few observations.

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

See country notes: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI	
Mean	102.7	159.6	86.5	45.6	83.1	54.0	103.3	107.9	139.2	122.6	18.3	371.3	28.1	159.1	80.0	123.8	63.6	57.2	74.2	47.2	96.3	
	(1.2)	(4.3)	(3.9)	(1.8)	(2.4)	(2.2)	(2.0)	(1.8)	(2.3)	(6.1)	(1.5)	(10.2)	(0.8)	(3.8)	(2.6)	(5.6)	(1.9)	(1.3)	(2.0)	(1.4)	(1.0)	
p10	0.0	0.0	0.0	0.0	-15.0	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	0.0
	(0.1)	(0.1)	(0.1)	(0.1)	(5.8)	(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)	(0.1)
p20	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.6	7.5	0.0	0.0	0.0	0.0	0.0	9.2	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)	(0.6)	(17.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(2.1)	(0.1)	(0.1)
p30	0.0	0.0	0.0	4.8	0.0	0.6	24.4	0.0	0.0	0.0	1.3	0.0	8.2	89.5	0.0	0.0	19.7	1.7	22.3	24.0	0.0	0.0
	(0.1)	(13.3)	(0.1)	(0.7)	(0.1)	(3.5)	(2.8)	(0.1)	(0.1)	(5.7)	(0.7)	(1.6)	(0.6)	(4.8)	(0.1)	(0.1)	(1.6)	(1.6)	(4.3)	(1.9)	(0.1)	(0.1)
p40	0.0	100.0	0.0	13.9	0.0	30.0	50.0	0.0	69.6	53.4	4.6	154.8	13.1	118.4	0.0	0.0	33.5	19.6	44.5	31.8	29.8	29.8
	(0.1)	(7.4)	(0.1)	(1.2)	(0.3)	(1.3)	(2.2)	(0.3)	(4.4)	(11.6)	(0.8)	(24.3)	(0.6)	(3.7)	(0.1)	(0.1)	(1.5)	(1.5)	(2.4)	(2.0)	(2.3)	(2.3)
p50	50.0	146.4	0.0	24.8	55.0	43.8	75.5	56.9	100.0	89.9	8.2	300.0	19.6	145.6	0.0	0.0	43.0	38.0	60.0	40.0	67.9	67.9
	(0.7)	(5.6)	(0.1)	(1.2)	(3.6)	(3.5)	(2.8)	(2.4)	(2.5)	(8.8)	(0.9)	(18.8)	(0.7)	(3.7)	(3.0)	(0.1)	(1.3)	(2.4)	(1.5)	(1.2)	(1.6)	(1.6)
p60	90.0	189.5	28.1	34.7	92.0	55.7	100.0	103.2	150.0	130.3	12.5	420.3	26.1	170.5	63.8	96.6	56.8	54.7	78.8	50.0	98.2	98.2
	(1.1)	(7.8)	(4.8)	(1.4)	(3.3)	(3.4)	(1.7)	(2.5)	(3.2)	(13.1)	(1.1)	(20.4)	(0.8)	(4.1)	(7.5)	(6.5)	(2.6)	(2.3)	(2.7)	(0.9)	(1.5)	(1.5)
p70	130.6	239.0	84.4	49.0	125.0	70.4	126.6	150.0	180.0	177.1	17.9	526.7	32.7	198.9	129.8	162.0	74.7	75.0	100.0	60.0	130.8	130.8
	(2.1)	(7.6)	(4.5)	(1.9)	(3.7)	(3.9)	(5.2)	(2.0)	(1.6)	(14.0)	(1.7)	(21.6)	(0.1)	(3.8)	(5.6)	(8.9)	(3.3)	(1.5)	(1.6)	(1.6)	(1.7)	(1.7)
p80	184.4	273.4	150.0	61.9	160.0	92.2	180.1	200.0	230.0	223.3	24.7	680.5	45.7	239.9	177.6	247.1	101.4	100.0	120.0	70.0	170.9	170.9
	(3.2)	(8.0)	(3.6)	(2.2)	(6.6)	(4.4)	(3.0)	(2.0)	(6.2)	(14.0)	(2.0)	(19.8)	(1.4)	(6.0)	(5.7)	(9.8)	(3.5)	(0.2)	(2.1)	(2.1)	(1.5)	(1.5)
p90	270.0	350.0	250.0	100.0	238.0	121.3	240.4	281.1	300.0	300.0	40.2	888.5	65.3	320.1	247.0	350.0	148.5	150.0	160.1	100.0	238.4	238.4
	(3.3)	(3.7)	(4.7)	(1.0)	(10.9)	(9.7)	(4.8)	(4.3)	(8.3)	(11.1)	(3.7)	(31.4)	(0.2)	(14.4)	(9.2)	(4.8)	(5.5)	(1.1)	(6.6)	(1.9)	(2.6)	(2.6)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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

M = missing value, N = too few observations.

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

See country notes: AT2, 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DOFOODC Food expenditure at home/outside home, annual	4.8	6.8	4.8	3.4	7.8	4.8	4.8	4.9	6.0	6.0	2.5	9.6	2.5	6.0	5.1	5.4	3.2	4.2	3.7	3.7	5.1
	(0.1)	(0.3)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
DOFOODCH Food expenditure (at home), annual	4.2	5.4	3.6	3.0	6.2	3.6	M	4.8	4.8	4.8	2.4	7.2	1.8	4.8	4.0	4.2	2.9	3.6	3.6	3.0	4.1
	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)		(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
DOCOUTIL Expenditure on utilities, annual	2.5	2.8	3.4	1.7	M	2.4	M	2.4	2.0	2.4	1.4	3.9	1.7	1.7	2.9	2.4	M	1.8	3.0	2.3	1.7
	(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)	(0.1)	(0.1)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: ES4, FI11, FR22, FR23, FR24, IE15, NL1, PL30, PL31 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DOABLETOSAVE Regular expenses less than income	37.8	50.9	47.0	21.5	32.7	13.5	30.0	45.6	26.8	19.3	18.3	51.0	25.5	36.6	34.6	33.6	22.9	33.7	28.0	21.5	M
	(0.4)	(1.5)	(1.1)	(0.9)	(0.9)	(1.2)	(0.9)	(0.8)	(0.7)	(2.0)	(1.5)	(1.6)	(0.8)	(1.2)	(1.5)	(1.1)	(0.9)	(1.1)	(1.1)	(1.3)	
DOFINASSIST Ability to get financial assistance from friends or relatives	52.3	65.5	58.5	22.6	M	36.4	M	40.5	54.5	39.3	22.7	69.4	40.8	60.3	60.0	52.3	45.7	70.4	39.4	29.6	55.5
	(0.4)	(1.3)	(1.0)	(0.9)		(2.0)		(0.7)	(0.7)	(2.1)	(1.5)	(1.4)	(1.0)	(1.4)	(1.5)	(1.1)	(1.2)	(0.9)	(1.0)	(1.5)	(0.6)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: BE2, BE3, EE9, EE10, ES5, FI12, FI13, FR25, FR26, HU20, HU21, IE16, IE17, LV13, LV14, NL1, NL12, NL13, PL32, PL33, PT2, PT3 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	37.8	50.9	47.0	21.5	32.7	13.5	30.0	45.6	26.8	19.3	18.3	51.0	25.5	36.6	34.6	33.6	22.9	33.7	28.0	21.5	M
		(0.4)	(1.5)	(1.1)	(0.9)	(0.9)	(1.2)	(0.9)	(0.8)	(0.7)	(2.0)	(1.5)	(1.6)	(0.8)	(1.2)	(1.5)	(1.1)	(0.9)	(1.1)	(1.1)	(1.3)	
Income	Bottom 20%	21.2	27.0	28.9	12.5	20.4	7.2	11.4	51.7	6.8	12.7	7.5	40.7	14.9	15.0	14.5	16.9	11.2	18.7	13.6	10.2	M
		(0.8)	(3.6)	(2.7)	(2.1)	(1.6)	(1.4)	(1.4)	(1.6)	(0.7)	(4.2)	(2.2)	(3.8)	(1.3)	(2.4)	(3.1)	(1.9)	(1.5)	(2.0)	(1.9)	(1.7)	
	20-40%	32.2	43.1	41.7	15.4	25.2	8.5	22.6	51.4	19.3	15.5	14.8	49.2	23.7	28.5	27.2	29.1	18.9	22.0	24.6	21.7	M
		(0.9)	(3.7)	(2.9)	(2.1)	(1.7)	(1.6)	(1.8)	(1.7)	(1.3)	(6.0)	(3.3)	(4.2)	(1.7)	(3.5)	(3.9)	(2.2)	(2.0)	(2.0)	(2.3)	(2.8)	
	40-60%	38.4	49.5	44.1	21.1	30.2	10.1	28.5	47.0	26.2	14.5	17.7	42.1	22.4	30.5	36.7	33.3	22.6	30.8	23.5	18.5	M
		(0.9)	(3.6)	(2.8)	(2.4)	(1.6)	(2.0)	(2.2)	(1.6)	(1.5)	(4.9)	(3.5)	(4.0)	(1.4)	(4.1)	(3.7)	(2.2)	(2.2)	(2.3)	(1.9)	(2.8)	
	60-80%	42.9	64.5	53.1	20.5	39.9	16.1	32.6	41.9	31.8	21.9	17.9	56.9	25.5	41.8	43.1	40.8	25.6	40.6	28.5	20.5	M
		(1.0)	(3.5)	(2.5)	(2.2)	(1.7)	(2.2)	(2.5)	(1.4)	(1.4)	(5.1)	(3.2)	(3.5)	(1.6)	(3.4)	(4.1)	(2.2)	(2.2)	(2.4)	(2.2)	(3.2)	
	80-90%	50.9	72.3	66.2	31.1	44.0	22.0	50.8	38.4	41.7	26.1	24.3	65.2	30.8	57.9	51.6	45.4	27.5	52.5	44.4	28.6	M
		(1.4)	(4.8)	(3.8)	(3.2)	(2.4)	(4.1)	(3.5)	(2.0)	(2.5)	(6.9)	(6.7)	(4.9)	(2.1)	(5.2)	(5.4)	(3.2)	(3.5)	(3.5)	(3.9)	(5.3)	
	90-100%	58.8	67.7	69.1	44.8	52.2	29.3	59.8	33.6	57.9	38.5	43.3	67.6	50.3	76.8	50.8	50.9	44.7	61.0	55.6	44.7	M
		(1.2)	(4.7)	(3.1)	(3.1)	(2.2)	(4.9)	(3.1)	(1.7)	(2.3)	(5.7)	(6.2)	(4.3)	(2.5)	(4.0)	(4.6)	(3.9)	(4.4)	(2.5)	(2.9)	(5.7)	
Net wealth	Bottom 20%	23.6	19.8	21.7	14.6	17.6	7.5	15.8	55.5	8.4	11.0	13.3	36.1	14.1	22.7	19.7	16.3	13.3	20.8	22.2	11.6	M
		(0.9)	(3.1)	(2.2)	(2.2)	(1.4)	(1.6)	(2.1)	(1.5)	(1.1)	(4.4)	(3.0)	(3.8)	(1.2)	(2.9)	(3.6)	(1.7)	(1.7)	(2.1)	(2.1)	(2.2)	
	20-40%	35.8	53.3	35.6	18.5	35.2	14.4	24.2	48.2	21.8	23.6	18.7	51.8	18.4	31.8	24.3	34.8	21.6	28.2	17.8	15.3	M
		(1.0)	(3.8)	(2.7)	(2.3)	(2.0)	(2.2)	(2.2)	(1.8)	(1.5)	(7.6)	(4.5)	(4.0)	(1.4)	(3.3)	(4.2)	(2.3)	(2.0)	(2.5)	(1.8)	(2.5)	
	40-60%	37.5	55.4	50.5	22.5	30.1	12.0	29.6	46.1	24.0	17.6	15.0	50.3	24.0	31.8	34.8	34.8	24.6	33.2	25.7	20.1	M
		(1.0)	(3.9)	(2.5)	(2.6)	(1.8)	(2.5)	(2.1)	(1.5)	(1.6)	(5.3)	(3.8)	(3.8)	(1.6)	(3.2)	(3.9)	(2.5)	(2.0)	(2.3)	(2.3)	(2.8)	
	60-80%	41.0	59.4	56.9	24.4	36.8	16.0	32.9	41.5	33.8	21.3	17.8	57.3	27.8	39.2	44.0	35.9	26.8	38.9	31.6	29.9	M
		(0.9)	(3.3)	(2.4)	(2.4)	(1.8)	(3.2)	(2.4)	(1.6)	(1.7)	(5.4)	(3.7)	(3.5)	(1.7)	(3.7)	(3.5)	(2.6)	(2.2)	(2.3)	(2.8)	(3.8)	
	80-90%	49.5	67.4	70.8	23.5	44.4	17.9	47.0	38.6	42.0	18.3	25.6	60.2	36.1	58.7	47.3	40.7	24.3	44.1	40.7	22.0	M
		(1.0)	(4.5)	(2.9)	(3.4)	(2.4)	(3.3)	(3.0)	(1.9)	(2.2)	(7.1)	(4.8)	(5.3)	(2.3)	(5.3)	(4.9)	(4.2)	(3.7)	(3.3)	(3.3)	(5.2)	
	90-100%	52.9	65.3	70.6	31.5	43.5	17.4	48.2	35.3	49.6	28.0	28.1	59.2	50.2	56.5	52.8	52.4	31.6	51.3	45.2	39.4	M
		(1.1)	(3.5)	(2.6)	(3.3)	(2.3)	(3.9)	(3.2)	(1.9)	(2.2)	(7.2)	(6.4)	(4.4)	(2.5)	(5.5)	(4.8)	(3.5)	(3.1)	(2.9)	(3.1)	(5.5)	
Household size	1	38.1	41.8	45.2	20.1	36.6	13.2	27.3	47.5	27.9	24.3	14.0	48.3	26.5	32.7	29.9	30.9	20.4	29.0	26.6	19.0	M
		(0.7)	(2.6)	(1.9)	(1.9)	(1.6)	(1.7)	(1.9)	(1.2)	(1.1)	(5.1)	(2.3)	(3.2)	(1.2)	(2.9)	(2.5)	(1.6)	(1.5)	(2.0)	(1.9)	(2.1)	
	2	42.2	53.8	52.1	24.6	36.5	17.1	34.5	46.0	31.2	23.5	20.6	58.0	27.8	43.8	41.2	35.7	27.9	35.0	28.8	27.3	M
		(0.7)	(2.5)	(1.9)	(1.6)	(1.5)	(1.8)	(1.7)	(1.2)	(1.4)	(4.8)	(3.3)	(2.8)	(1.3)	(2.6)	(2.5)	(1.5)	(1.6)	(1.8)	(1.9)	(2.4)	
	3	35.2	55.9	42.5	18.9	31.6	12.6	30.5	46.0	25.8	15.2	18.6	46.8	23.4	35.7	34.2	35.6	23.8	35.8	25.3	23.1	M
		(0.9)	(3.7)	(3.0)	(2.0)	(1.9)	(2.3)	(2.1)	(1.8)	(1.5)	(4.1)	(3.7)	(3.7)	(1.7)	(2.9)	(4.6)	(2.8)	(1.9)	(1.9)	(1.8)	(3.1)	
	4	34.1	64.0	48.3	22.1	29.0	11.2	29.1	40.6	22.8	16.9	23.9	50.4	23.1	34.2	32.7	34.8	24.0	36.2	30.3	20.5	M
		(1.0)	(4.0)	(3.2)	(2.3)	(1.6)	(2.7)	(2.1)	(1.8)	(1.7)	(3.1)	(4.8)	(3.3)	(1.8)	(2.9)	(4.3)	(3.3)	(2.3)	(2.3)	(2.1)	(3.2)	
	5+	27.5	47.3	30.8	19.8	23.2	7.1	19.0	42.1	16.3	10.3	17.6	48.0	19.9	30.1	30.8	34.0	15.0	28.5	32.4	16.0	M
		(1.2)	(6.3)	(4.8)	(3.1)	(1.6)	(1.8)	(3.2)	(2.6)	(2.0)	(3.1)	(5.6)	(4.7)	(2.2)	(4.0)	(6.1)	(4.8)	(2.2)	(3.6)	(2.5)	(3.5)	

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	40.2	53.2	63.8	20.8	37.5	16.0	32.7	42.1	32.2	21.5	15.7	57.0	29.0	38.0	42.9	38.5	23.3	34.2	29.5	23.7	M
		(0.5)	(2.2)	(2.0)	(1.2)	(1.4)	(1.5)	(1.3)	(1.1)	(0.9)	(3.1)	(1.7)	(2.5)	(1.0)	(1.6)	(3.6)	(2.0)	(1.0)	(1.5)	(1.3)	(1.6)	
	Owners - with mortgage	40.5	65.8	49.6	24.5	29.9	8.5	30.0	42.7	28.2	16.3	25.7	50.9	17.8	42.6	43.7	37.8	26.7	41.4	22.6	19.7	M
		(0.8)	(2.6)	(2.4)	(2.0)	(1.2)	(1.9)	(1.9)	(1.5)	(3.0)	(2.8)	(4.4)	(2.6)	(1.3)	(3.6)	(2.2)	(3.0)	(2.6)	(1.7)	(2.7)	(3.7)	
	Renters / other	34.0	31.7	37.9	20.8	30.1	10.1	23.0	50.3	16.3	20.0	21.1	44.0	19.9	27.4	22.5	29.4	19.6	23.2	26.0	12.6	M
		(0.6)	(2.6)	(1.4)	(2.1)	(1.6)	(1.4)	(2.2)	(1.2)	(1.1)	(5.2)	(3.9)	(2.9)	(1.5)	(2.8)	(2.4)	(1.2)	(1.8)	(1.8)	(1.8)	(2.7)	
Age of RP	16-34	38.0	54.0	39.9	26.6	36.0	8.3	28.4	46.1	24.3	10.8	23.9	53.8	24.8	34.0	38.2	34.7	25.6	39.0	31.3	19.5	M
		(1.1)	(4.9)	(2.4)	(2.4)	(1.8)	(1.7)	(3.8)	(1.6)	(3.1)	(3.5)	(5.0)	(3.9)	(1.9)	(3.7)	(4.9)	(2.3)	(2.3)	(3.1)	(2.6)	(4.4)	
	35-44	35.6	58.0	44.4	21.5	30.5	12.3	30.2	40.2	25.9	20.1	23.1	45.3	22.3	45.1	35.8	36.6	23.3	35.2	30.6	17.1	M
		(0.9)	(3.7)	(2.7)	(2.0)	(1.5)	(2.3)	(2.2)	(1.6)	(1.9)	(4.2)	(4.0)	(3.4)	(1.4)	(3.5)	(3.4)	(2.8)	(2.1)	(2.0)	(2.5)	(2.6)	
	45-54	35.3	52.9	44.3	18.1	30.3	10.7	28.2	44.2	23.4	21.6	11.7	49.5	21.9	38.8	29.7	34.4	23.4	35.5	26.0	20.3	M
		(0.9)	(3.4)	(2.5)	(2.0)	(1.5)	(1.9)	(1.9)	(1.6)	(1.2)	(4.3)	(2.5)	(3.1)	(1.6)	(3.0)	(3.5)	(2.2)	(2.0)	(2.1)	(1.8)	(2.9)	
	55-64	38.3	50.1	47.4	21.6	30.7	13.7	29.0	48.8	28.2	26.1	17.5	51.8	24.1	33.0	32.2	28.3	20.4	35.0	25.1	24.6	M
	(0.8)	(3.0)	(2.4)	(2.2)	(1.9)	(2.1)	(2.0)	(1.5)	(1.5)	(5.3)	(3.1)	(3.5)	(1.4)	(2.9)	(3.1)	(2.4)	(1.7)	(2.3)	(1.7)	(2.9)		
65-74	40.3	43.9	54.5	22.1	37.8	16.1	31.8	46.2	30.9	18.7	21.8	54.9	30.3	34.9	39.2	34.9	22.2	30.5	30.3	24.5	M	
	(0.9)	(3.4)	(2.6)	(2.8)	(2.6)	(2.2)	(2.4)	(1.6)	(1.5)	(7.5)	(3.5)	(4.6)	(1.6)	(3.0)	(3.3)	(2.1)	(2.1)	(2.3)	(2.7)	(3.0)		
75+	40.7	44.6	55.3	17.7	34.2	19.8	32.8	48.6	27.5	13.6	13.2	55.3	32.8	32.0	32.3	33.8	22.8	27.2	27.8	25.7	M	
	(1.0)	(3.6)	(3.0)	(2.7)	(2.5)	(2.8)	(2.1)	(1.9)	(1.2)	(5.0)	(3.9)	(5.3)	(2.0)	(3.7)	(4.3)	(2.8)	(2.4)	(2.4)	(2.7)	(3.5)		

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, BE3, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE10, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FI13, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, FR26, GR1, GR2, HU21, IE17, IT6, IT7, LV1, LV2, LV3, LV4, LV9, LV14, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, NL13, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PL33, PT1, PT3, SI1, SI2, SI3, SI4, SI5, SI6 for information on country-specific issues that may affect the comparability of the figures.

Table H1 Credit constraints
% of households

	euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DOCREDITAPPL Applied for credit within last 3 years	18.4	16.8	23.7	18.8	28.1	2.5	17.2	26.7	8.0	17.8	16.2	32.6	10.6	16.1	9.2	5.6	12.0	14.4	13.9	18.4	29.0
	(0.3)	(1.1)	(0.9)	(0.8)	(0.7)	(0.4)	(0.9)	(0.6)	(0.4)	(1.6)	(1.5)	(1.3)	(0.5)	(1.0)	(0.9)	(0.5)	(0.7)	(0.7)	(0.7)	(1.3)	(0.5)
DOCREDITREFUSED Refused or only reduced credit (among those applying in last 3 years)	12.6	10.1	10.0	10.2	16.6	72.0	17.3	11.2	M	19.9	24.3	15.7	30.8	7.7	24.1	18.7	15.9	13.3	30.9	28.2	6.0
	(0.7)	(2.4)	(1.5)	(1.5)	(1.1)	(5.8)	(1.9)	(0.8)		(4.8)	(4.6)	(2.0)	(2.4)	(1.9)	(5.5)	(3.8)	(2.1)	(1.7)	(2.7)	(4.3)	(0.6)
DOCREDITNOTAPPL Not applying for credit due to perceived credit constraint	6.8	2.7	5.2	5.5	12.4	4.2	11.7	8.8	M	7.5	8.1	6.2	5.5	2.3	3.3	2.9	6.0	5.7	8.5	6.8	5.3
	(0.2)	(0.4)	(0.5)	(0.5)	(0.5)	(0.5)	(0.7)	(0.4)		(1.5)	(1.2)	(0.7)	(0.4)	(0.5)	(0.7)	(0.3)	(0.5)	(0.5)	(0.6)	(0.9)	(0.3)
DOCREDITC Credit constrained household	8.3	3.9	6.5	6.8	14.7	5.0	13.0	10.3	M	9.9	9.1	9.9	7.6	3.4	4.5	3.5	6.9	7.1	11.7	10.0	6.3
	(0.2)	(0.6)	(0.6)	(0.6)	(0.6)	(0.6)	(0.7)	(0.4)		(1.6)	(1.2)	(1.0)	(0.5)	(0.6)	(0.8)	(0.4)	(0.6)	(0.5)	(0.7)	(1.0)	(0.3)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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.

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: DE12, ES6, ES7, FR27, FR28, FR29, FR30, HU22, HU23, IE18, IT8, IT9, NL1, NL14, PL34, PL35, PL36, PL37, SI20, SK1 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	29.3	41.2	35.5	11.1	39.8	17.6	22.2	30.5	25.0	22.7	8.7	64.6	7.9	22.7	43.9	35.7	11.9	15.4	14.9	13.1	40.0
		(0.2)	(0.9)	(0.7)	(0.3)	(0.5)	(0.4)	(0.5)	(0.3)	(0.4)	(1.5)	(0.5)	(1.7)	(0.1)	(0.7)	(1.0)	(0.8)	(0.3)	(0.2)	(0.3)	(0.4)	(0.2)
Income	Bottom 20%	9.4	15.6	10.8	3.3	13.4	6.6	8.0	12.8	8.9	6.8	2.8	24.0	3.0	7.6	15.2	14.4	3.9	5.6	4.4	3.9	14.3
		(0.1)	(0.4)	(0.4)	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.3)	(0.8)	(0.1)	(0.9)	(0.1)	(0.3)	(1.4)	(0.3)	(0.1)	(0.2)	(0.3)	(0.2)	(0.2)
	20-40%	18.9	26.4	23.2	6.2	25.5	12.2	14.2	21.4	17.4	15.0	4.6	44.9	5.0	13.4	30.7	25.5	7.6	10.3	9.1	8.3	25.7
		(0.2)	(0.8)	(0.5)	(0.3)	(0.4)	(0.4)	(0.3)	(0.2)	(0.2)	(1.0)	(0.3)	(1.5)	(0.1)	(0.4)	(1.0)	(0.5)	(0.1)	(0.2)	(0.2)	(0.2)	(0.3)
	40-60%	29.3	41.2	35.5	11.1	39.8	17.7	22.3	30.5	25.0	22.9	8.8	64.8	7.9	22.8	43.9	35.7	12.0	15.4	15.0	13.2	40.0
		(0.2)	(0.9)	(0.7)	(0.3)	(0.5)	(0.4)	(0.5)	(0.3)	(0.4)	(1.4)	(0.5)	(1.7)	(0.1)	(0.8)	(1.1)	(0.8)	(0.3)	(0.2)	(0.3)	(0.4)	(0.2)
	60-80%	44.2	61.4	53.0	19.5	62.6	24.3	33.2	43.0	38.1	36.5	14.6	97.2	12.0	33.4	61.9	50.5	17.5	23.4	23.0	18.6	59.5
		(0.3)	(1.6)	(0.7)	(0.4)	(1.0)	(0.7)	(0.7)	(0.4)	(0.6)	(1.3)	(0.6)	(3.0)	(0.1)	(0.8)	(1.4)	(0.7)	(0.3)	(0.5)	(0.4)	(0.3)	(0.3)
	80-90%	63.8	86.5	76.6	30.7	92.5	34.6	48.7	57.7	55.5	51.7	24.4	140.4	17.6	45.8	81.9	68.3	24.3	35.2	33.9	25.1	82.3
		(0.5)	(2.0)	(1.9)	(0.6)	(1.5)	(1.0)	(1.0)	(0.5)	(0.7)	(1.9)	(1.2)	(4.7)	(0.3)	(1.3)	(1.7)	(1.2)	(0.6)	(0.8)	(0.7)	(0.8)	(0.5)
	90-100%	98.9	119.8	120.2	49.5	139.4	49.3	75.1	85.9	83.4	79.5	41.3	221.1	27.3	70.0	113.8	97.3	34.4	57.9	51.9	36.1	117.7
		(1.1)	(3.0)	(4.6)	(1.7)	(3.8)	(2.2)	(2.2)	(1.0)	(1.7)	(4.3)	(2.4)	(9.8)	(0.6)	(3.5)	(4.2)	(3.0)	(1.1)	(1.8)	(1.7)	(1.2)	(1.2)
Net wealth	Bottom 20%	17.0	20.4	17.8	5.4	32.4	13.5	15.0	18.5	14.5	14.3	4.1	34.4	5.2	12.6	35.5	20.3	7.5	10.4	9.1	9.6	20.4
		(0.3)	(1.7)	(1.0)	(0.6)	(1.4)	(0.5)	(0.7)	(0.4)	(0.5)	(2.1)	(0.6)	(2.4)	(0.2)	(1.3)	(3.9)	(0.8)	(0.2)	(0.6)	(0.5)	(0.7)	(0.7)
	20-40%	25.2	38.5	29.0	8.4	33.6	14.7	16.6	26.0	21.5	18.0	6.2	58.9	6.0	17.9	33.4	31.6	10.1	14.2	11.6	9.2	35.1
		(0.4)	(2.0)	(1.5)	(0.7)	(0.9)	(0.9)	(0.8)	(0.6)	(0.4)	(1.7)	(0.7)	(2.8)	(0.2)	(1.6)	(2.4)	(0.9)	(0.5)	(0.6)	(0.9)	(0.7)	(0.9)
	40-60%	27.7	43.7	39.4	9.8	36.9	16.4	19.7	29.8	23.8	20.2	8.5	61.7	7.4	24.1	48.8	37.7	11.6	14.4	13.2	11.6	39.9
		(0.5)	(4.2)	(1.5)	(0.9)	(1.4)	(0.9)	(0.8)	(0.6)	(0.7)	(3.7)	(1.0)	(2.6)	(0.3)	(2.0)	(3.3)	(1.6)	(0.6)	(0.7)	(0.6)	(1.2)	(1.0)
	60-80%	34.1	52.7	44.4	14.3	41.6	21.2	25.6	35.9	31.3	29.1	10.0	84.6	9.2	26.6	49.4	42.3	15.0	17.7	19.1	17.2	45.5
		(0.5)	(4.0)	(1.9)	(1.2)	(1.7)	(1.0)	(1.2)	(0.6)	(1.1)	(4.7)	(1.2)	(5.6)	(0.3)	(2.0)	(3.3)	(1.4)	(0.7)	(0.8)	(0.9)	(1.0)	(1.2)
	80-90%	45.7	65.2	55.1	20.0	48.7	24.0	34.6	47.1	44.8	37.1	14.6	102.8	11.0	30.2	53.0	51.6	17.3	21.2	24.0	17.5	58.9
		(0.8)	(4.9)	(3.5)	(1.4)	(1.6)	(1.9)	(1.4)	(0.9)	(1.6)	(7.4)	(1.8)	(7.5)	(0.5)	(2.9)	(4.0)	(2.4)	(1.1)	(1.7)	(2.2)	(1.4)	(1.2)
	90-100%	62.4	59.7	76.2	27.5	73.5	26.0	50.6	64.0	57.5	48.5	28.7	145.9	19.9	35.6	60.9	63.7	18.9	34.9	28.1	22.1	81.5
		(1.2)	(3.0)	(3.7)	(1.8)	(3.0)	(1.9)	(3.5)	(1.8)	(2.3)	(8.0)	(3.3)	(11.5)	(0.8)	(3.7)	(4.2)	(4.0)	(0.9)	(2.3)	(1.7)	(2.7)	(1.9)
Household size	1	18.3	23.1	21.4	4.1	15.9	10.8	11.9	19.4	15.9	10.9	3.3	40.8	4.2	9.7	27.8	22.0	5.1	7.6	6.7	4.9	20.6
		(0.2)	(1.2)	(0.9)	(0.1)	(0.6)	(0.5)	(0.3)	(0.3)	(0.4)	(1.4)	(0.1)	(2.1)	(0.1)	(0.5)	(1.9)	(0.5)	(0.2)	(0.3)	(0.3)	(0.1)	(0.3)
	2	33.3	43.3	42.4	10.9	38.7	18.1	23.3	34.1	27.1	18.4	8.9	75.3	8.4	18.9	50.6	40.7	11.0	13.8	14.6	10.8	49.0
		(0.4)	(2.1)	(1.1)	(0.5)	(1.0)	(0.4)	(0.8)	(0.5)	(0.7)	(1.3)	(0.6)	(5.0)	(0.1)	(1.5)	(2.4)	(0.8)	(0.3)	(0.3)	(0.4)	(0.4)	(0.5)
	3	37.3	59.4	53.4	18.7	43.7	21.6	27.7	39.2	35.0	24.9	13.0	79.6	11.6	29.0	51.7	49.9	15.2	19.7	21.4	16.9	65.6
		(0.6)	(3.0)	(2.4)	(0.8)	(1.9)	(0.7)	(1.1)	(0.8)	(1.1)	(3.1)	(1.1)	(7.1)	(0.4)	(1.3)	(3.4)	(1.6)	(0.5)	(0.5)	(0.6)	(0.7)	(1.1)
	4	43.3	81.4	57.7	25.3	59.7	24.0	31.2	47.5	36.9	36.5	16.7	83.7	13.9	31.4	68.9	59.8	16.9	22.2	27.2	19.1	73.5
		(0.6)	(3.3)	(3.9)	(1.4)	(2.1)	(1.2)	(1.1)	(0.9)	(1.4)	(2.2)	(1.9)	(4.3)	(0.4)	(1.3)	(5.4)	(2.2)	(0.6)	(1.3)	(0.9)	(0.7)	(1.1)
	5+	41.9	65.4	54.0	25.8	63.4	24.4	29.0	43.7	29.2	34.2	19.8	92.2	14.1	40.5	60.6	66.4	18.1	23.9	29.7	20.3	78.0
		(1.3)	(5.8)	(3.9)	(1.4)	(2.4)	(2.9)	(3.2)	(1.7)	(1.9)	(2.5)	(3.3)	(7.9)	(0.7)	(2.1)	(4.2)	(3.7)	(0.7)	(1.7)	(1.5)	(0.9)	(1.8)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	29.6	38.2	41.0	9.5	33.1	18.0	21.4	34.6	28.4	23.5	8.1	73.2	7.5	23.2	50.6	40.2	12.2	13.4	15.5	12.6	37.7
		(0.3)	(1.5)	(1.4)	(0.3)	(0.8)	(0.5)	(0.5)	(0.5)	(0.6)	(2.5)	(0.4)	(3.5)	(0.1)	(1.0)	(3.3)	(1.1)	(0.4)	(0.3)	(0.3)	(0.5)	(0.6)
	Owners - with mortgage	45.9	66.0	60.8	26.0	63.9	21.6	30.3	45.3	40.4	30.8	19.2	85.4	10.7	33.3	57.2	54.5	18.7	23.3	24.1	17.9	63.1
	(0.6)	(2.4)	(1.9)	(1.0)	(1.6)	(0.9)	(1.1)	(0.8)	(1.8)	(2.6)	(2.8)	(4.6)	(0.4)	(2.4)	(1.4)	(1.6)	(0.7)	(0.8)	(1.5)	(0.8)	(0.7)	
	Renters / other	23.0	25.8	27.6	6.9	29.1	15.7	15.3	22.4	18.5	18.1	5.6	42.7	6.2	12.7	31.0	29.5	8.0	11.6	10.4	10.4	23.5
		(0.2)	(1.0)	(0.8)	(0.5)	(0.7)	(0.6)	(0.7)	(0.4)	(0.4)	(1.0)	(0.7)	(2.4)	(0.3)	(1.2)	(1.8)	(0.7)	(0.2)	(0.4)	(0.7)	(0.7)	(0.5)
Age of RP	16-34	26.1	48.5	29.5	15.0	37.8	15.1	20.0	26.4	21.0	20.3	13.4	55.7	9.5	26.9	41.5	32.3	14.1	16.2	18.1	13.7	36.7
		(0.7)	(5.8)	(1.6)	(0.7)	(1.5)	(0.9)	(1.2)	(0.9)	(1.0)	(2.4)	(1.3)	(3.4)	(0.3)	(1.8)	(4.5)	(1.1)	(0.7)	(0.9)	(0.7)	(1.2)	(1.0)
	35-44	34.3	57.9	46.8	20.4	48.0	19.9	27.2	36.1	25.9	26.9	12.3	71.3	10.7	29.6	49.8	46.6	15.0	18.8	22.1	17.1	60.6
		(0.7)	(3.0)	(1.7)	(1.0)	(1.6)	(1.0)	(1.1)	(0.9)	(1.0)	(3.3)	(1.9)	(4.0)	(0.4)	(2.1)	(3.5)	(2.6)	(0.6)	(0.6)	(0.7)	(0.8)	(1.6)
	45-54	36.0	57.8	48.9	14.7	53.9	20.8	25.2	36.2	29.8	31.4	12.8	79.7	10.8	31.0	51.2	48.7	15.3	19.0	21.7	18.4	58.3
		(0.7)	(4.5)	(2.2)	(0.8)	(2.4)	(0.8)	(1.0)	(0.8)	(1.1)	(3.1)	(0.8)	(4.6)	(0.4)	(2.0)	(3.6)	(1.3)	(0.7)	(0.7)	(0.6)	(0.7)	(1.2)
	55-64	34.0	44.3	41.6	10.8	40.5	20.1	27.6	33.2	32.9	30.6	10.0	70.5	7.8	26.6	48.3	38.4	11.3	16.5	13.2	13.7	43.7
		(0.6)	(2.2)	(2.2)	(0.7)	(1.5)	(1.0)	(1.0)	(0.8)	(1.1)	(5.5)	(1.0)	(6.7)	(0.2)	(1.5)	(2.8)	(1.5)	(0.5)	(0.7)	(0.7)	(0.7)	(1.0)
65-74	26.3	30.5	29.0	7.4	29.3	15.1	21.7	29.8	25.4	17.9	5.1	53.7	5.7	12.6	37.2	30.3	7.6	12.7	10.3	6.8	31.4	
	(0.5)	(2.1)	(1.7)	(0.3)	(1.3)	(0.6)	(1.1)	(0.7)	(0.9)	(2.0)	(0.6)	(4.3)	(0.2)	(0.8)	(1.8)	(1.1)	(0.3)	(0.6)	(0.7)	(0.6)	(0.8)	
75+	19.6	25.8	23.4	4.2	22.7	13.0	12.6	23.4	16.7	11.0	3.3	51.1	4.8	9.8	30.7	25.2	6.3	8.7	7.3	5.0	21.5	
	(0.4)	(1.2)	(1.0)	(0.1)	(0.8)	(0.8)	(0.4)	(0.5)	(0.5)	(1.1)	(0.1)	(5.1)	(0.1)	(0.4)	(1.8)	(1.0)	(0.3)	(0.3)	(0.5)	(0.1)	(0.6)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE8, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, IE14, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Total population	ALL	39.0	52.0	48.4	17.1	54.6	21.2	29.6	37.6	33.4	30.5	14.2	87.2	10.8	27.7	50.3	43.3	14.7	21.5	19.8	15.4	50.0
		(0.3)	(1.1)	(0.9)	(0.3)	(0.8)	(0.5)	(0.5)	(0.2)	(0.5)	(0.9)	(0.9)	(2.0)	(0.2)	(0.5)	(0.9)	(0.8)	(0.3)	(0.5)	(0.4)	(0.4)	(0.1)
Income	Bottom 20%	8.5	13.9	10.1	2.7	12.5	5.8	6.7	11.2	8.0	6.7	2.5	22.2	2.7	7.3	13.7	14.3	3.6	5.2	3.6	3.3	13.9
		(0.1)	(0.3)	(0.2)	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)	(0.2)	(0.4)	(0.1)	(0.7)	(0.1)	(0.1)	(0.7)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
	20-40%	18.9	26.7	23.2	6.1	25.7	12.4	14.3	21.4	17.2	15.1	4.7	44.6	5.1	13.5	30.3	25.5	7.6	10.4	9.1	8.1	25.7
		(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.5)	(0.1)	(0.1)	(0.6)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
	40-60%	29.4	41.6	36.0	11.1	39.8	17.7	22.5	30.7	25.2	23.0	8.8	65.8	8.0	22.6	44.1	36.1	12.0	15.6	15.2	13.2	40.1
		(0.1)	(0.4)	(0.3)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.6)	(0.2)	(0.7)	(0.1)	(0.3)	(0.6)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
	60-80%	44.6	63.0	53.8	19.9	63.1	24.7	33.8	43.1	38.6	36.7	15.3	98.5	12.2	33.8	62.0	50.9	17.6	23.7	23.5	18.6	60.1
		(0.2)	(0.5)	(0.4)	(0.2)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.4)	(0.2)	(1.0)	(0.1)	(0.3)	(0.6)	(0.3)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)
	80-90%	64.3	87.5	77.3	31.0	93.2	34.8	49.4	58.3	55.7	52.0	25.0	141.7	17.7	46.4	82.5	68.8	24.5	35.8	34.3	25.1	83.0
		(0.3)	(0.8)	(0.6)	(0.2)	(0.4)	(0.4)	(0.3)	(0.2)	(0.2)	(0.6)	(0.4)	(1.3)	(0.1)	(0.4)	(0.7)	(0.5)	(0.2)	(0.2)	(0.2)	(0.3)	(0.2)
	90-100%	123.3	142.3	161.6	60.5	171.0	56.2	92.8	104.6	100.0	91.2	55.0	269.8	34.3	76.5	120.3	111.2	40.7	70.1	61.7	43.1	137.7
		(2.0)	(6.8)	(6.2)	(2.6)	(4.9)	(2.0)	(3.9)	(1.2)	(3.0)	(4.8)	(7.5)	(10.7)	(1.2)	(2.0)	(3.0)	(4.9)	(1.1)	(4.0)	(1.9)	(3.2)	(1.3)
Net wealth	Bottom 20%	21.9	27.2	23.9	8.7	44.4	15.0	17.7	20.8	15.9	18.5	8.2	41.8	6.7	17.4	42.1	23.8	8.7	12.8	13.3	10.4	27.3
		(0.4)	(2.0)	(1.0)	(0.4)	(1.2)	(0.6)	(0.6)	(0.4)	(0.4)	(1.6)	(0.8)	(1.9)	(0.2)	(0.9)	(2.6)	(0.7)	(0.3)	(0.5)	(0.8)	(0.5)	(0.5)
	20-40%	30.4	45.0	33.9	12.1	41.5	17.1	21.4	28.7	25.3	21.4	9.6	68.5	7.7	21.6	39.0	35.4	11.8	17.2	15.7	11.6	40.4
		(0.5)	(1.8)	(1.6)	(0.5)	(0.9)	(0.6)	(0.7)	(0.5)	(0.6)	(1.5)	(1.0)	(3.2)	(0.2)	(1.1)	(2.1)	(0.9)	(0.4)	(0.6)	(0.9)	(0.6)	(0.6)
	40-60%	34.3	51.2	44.2	14.7	48.0	18.8	24.6	33.3	28.0	27.6	10.7	72.8	8.9	26.7	53.6	42.2	14.2	17.6	17.1	13.3	46.4
		(0.5)	(2.2)	(1.7)	(1.2)	(1.3)	(0.7)	(0.7)	(0.5)	(0.6)	(2.2)	(0.6)	(3.2)	(0.2)	(1.2)	(2.2)	(1.2)	(0.5)	(0.6)	(0.8)	(1.0)	(0.6)
	60-80%	40.6	59.7	52.7	19.3	55.1	24.3	30.7	39.3	36.4	33.6	13.6	96.9	10.6	30.4	54.4	47.7	17.2	22.3	22.8	17.6	52.4
		(0.6)	(2.5)	(1.8)	(0.9)	(1.5)	(0.8)	(1.0)	(0.5)	(0.8)	(2.3)	(0.8)	(4.0)	(0.2)	(1.2)	(2.2)	(1.4)	(0.6)	(0.8)	(1.0)	(0.9)	(0.7)
	80-90%	54.9	72.6	73.2	25.3	65.4	28.8	40.9	50.8	49.1	41.0	18.9	124.5	13.6	38.2	58.9	57.1	19.7	31.0	26.9	18.6	67.0
		(1.5)	(4.0)	(5.2)	(1.5)	(2.4)	(1.4)	(1.5)	(0.9)	(1.1)	(3.0)	(2.1)	(6.9)	(0.4)	(2.2)	(3.3)	(2.2)	(1.0)	(4.0)	(1.5)	(1.2)	(1.1)
	90-100%	80.9	81.1	101.9	36.2	102.9	33.2	66.5	79.3	73.7	61.9	39.5	187.9	26.2	46.5	65.5	78.3	23.2	44.8	33.8	30.1	100.0
		(1.8)	(6.7)	(5.4)	(2.3)	(5.3)	(2.4)	(4.6)	(1.9)	(3.3)	(6.4)	(7.8)	(12.9)	(1.3)	(3.2)	(3.2)	(5.3)	(1.0)	(1.8)	(1.5)	(3.5)	(1.7)
Household size	1	23.8	28.0	28.3	7.8	26.2	12.3	16.7	23.3	19.6	15.2	5.5	57.2	5.6	15.4	33.3	25.2	6.9	11.3	9.2	6.4	25.8
		(0.4)	(0.9)	(1.1)	(0.4)	(0.9)	(0.5)	(0.6)	(0.3)	(0.5)	(1.4)	(0.2)	(3.2)	(0.2)	(1.2)	(1.4)	(0.5)	(0.3)	(0.5)	(0.5)	(0.4)	(0.3)
	2	43.0	51.3	56.2	16.4	50.7	21.1	29.8	40.4	33.9	26.7	12.8	94.0	10.9	23.9	55.4	46.4	13.3	19.7	18.6	12.8	57.8
		(0.6)	(1.6)	(2.0)	(0.8)	(1.0)	(0.8)	(1.3)	(0.4)	(0.7)	(1.9)	(0.7)	(4.2)	(0.3)	(0.8)	(1.4)	(1.2)	(0.4)	(1.3)	(0.8)	(0.4)	(0.5)
	3	46.6	65.0	64.3	23.1	58.3	24.6	35.6	46.3	42.4	32.9	17.6	106.2	13.8	33.2	56.9	55.7	18.1	24.3	24.8	19.3	72.1
		(0.7)	(2.5)	(2.6)	(0.9)	(1.7)	(1.0)	(1.8)	(1.0)	(1.3)	(2.3)	(1.5)	(5.7)	(0.6)	(1.1)	(3.3)	(1.9)	(0.7)	(0.6)	(0.9)	(1.6)	(1.1)
	4	53.0	83.9	78.3	31.7	76.0	27.9	36.4	53.6	43.5	43.1	22.3	106.0	16.4	36.5	71.9	67.4	18.8	29.7	30.7	21.4	83.1
		(1.1)	(3.2)	(5.1)	(1.6)	(2.1)	(1.0)	(1.1)	(0.9)	(1.2)	(1.9)	(2.0)	(4.5)	(0.5)	(1.5)	(3.5)	(2.8)	(0.7)	(1.0)	(1.0)	(1.2)	(1.2)
	5+	52.7	85.4	68.9	29.9	81.7	27.6	42.3	52.0	39.4	43.7	35.7	114.4	17.2	42.9	68.6	75.4	20.7	30.5	33.3	22.7	89.5
		(1.2)	(10.1)	(5.2)	(1.8)	(3.7)	(1.7)	(3.1)	(1.3)	(1.6)	(3.9)	(10.5)	(8.7)	(0.8)	(1.9)	(4.7)	(4.7)	(0.8)	(1.7)	(1.3)	(1.4)	(2.3)

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Housing status	Owners - outright	39.7	48.2	56.6	14.8	48.6	21.9	28.8	42.8	36.9	32.6	12.1	94.0	10.7	28.2	55.3	49.1	14.7	20.2	20.0	15.3	48.1
		(0.5)	(1.5)	(2.5)	(0.5)	(1.5)	(0.6)	(0.6)	(0.4)	(0.6)	(2.2)	(0.4)	(3.6)	(0.2)	(0.7)	(2.2)	(1.9)	(0.3)	(1.1)	(0.4)	(0.6)	(0.5)
	Owners - with mortgage	55.5	72.4	77.0	31.6	76.5	25.2	36.0	50.4	48.8	35.7	30.3	108.6	13.1	36.4	62.5	60.5	22.0	29.1	31.6	19.9	71.5
	(0.8)	(2.7)	(3.1)	(1.1)	(1.5)	(1.2)	(1.3)	(0.7)	(2.0)	(1.6)	(5.7)	(4.0)	(0.4)	(1.3)	(1.4)	(2.4)	(0.8)	(0.7)	(1.9)	(1.2)	(0.6)	
	Renters / other	29.9	34.9	35.8	11.3	37.1	18.2	21.9	26.6	22.1	20.5	10.7	59.9	8.6	19.2	36.6	34.7	10.6	14.1	15.8	11.6	30.3
		(0.4)	(1.8)	(0.9)	(0.5)	(0.9)	(0.7)	(1.9)	(0.4)	(0.4)	(1.4)	(1.4)	(3.0)	(0.3)	(1.0)	(1.6)	(0.7)	(0.5)	(0.4)	(0.7)	(0.6)	(0.4)
Age of RP	16-34	31.6	49.8	33.0	19.4	47.0	18.0	23.8	29.6	25.2	23.7	16.3	66.4	11.5	28.9	46.2	35.7	16.2	20.6	21.8	14.8	41.1
		(0.5)	(2.7)	(1.1)	(0.8)	(1.2)	(1.3)	(1.4)	(0.6)	(1.3)	(2.0)	(1.3)	(3.4)	(0.4)	(1.1)	(2.5)	(1.1)	(0.7)	(0.8)	(1.5)	(0.8)	(0.6)
	35-44	43.8	63.1	59.8	26.1	62.6	23.5	31.7	42.3	32.4	33.9	22.9	90.6	13.8	32.8	55.5	49.8	17.2	23.8	28.0	17.9	68.1
		(0.7)	(2.7)	(2.6)	(1.2)	(1.5)	(1.2)	(1.0)	(0.7)	(1.0)	(1.8)	(4.8)	(4.7)	(0.6)	(1.4)	(2.2)	(2.2)	(0.6)	(0.7)	(1.3)	(0.8)	(1.1)
	45-54	48.1	64.2	65.1	20.8	69.8	24.6	33.1	44.5	38.6	36.5	15.6	107.0	13.3	36.7	56.6	56.8	17.6	24.9	25.0	21.3	66.5
		(1.0)	(2.8)	(3.3)	(1.1)	(1.8)	(1.0)	(1.7)	(0.8)	(1.1)	(3.0)	(0.9)	(5.3)	(0.4)	(1.7)	(2.7)	(2.7)	(0.6)	(0.8)	(0.7)	(1.7)	(1.0)
	55-64	45.1	59.7	55.6	15.5	59.2	24.0	37.2	41.7	43.2	37.8	14.0	98.7	10.6	30.4	54.8	46.6	14.4	23.9	18.4	15.5	53.0
		(0.7)	(4.3)	(2.3)	(1.1)	(3.1)	(1.1)	(2.0)	(0.8)	(1.8)	(3.5)	(1.0)	(5.7)	(0.3)	(1.2)	(2.5)	(1.9)	(0.6)	(1.0)	(0.8)	(0.7)	(0.9)
65-74	34.6	36.2	41.5	9.9	40.2	18.6	28.1	35.7	33.6	22.8	8.4	70.1	7.4	18.2	44.3	34.5	9.7	18.7	13.5	9.1	40.2	
	(0.7)	(1.4)	(2.6)	(0.5)	(1.7)	(0.6)	(1.1)	(0.6)	(0.9)	(2.3)	(0.7)	(4.2)	(0.2)	(1.1)	(1.7)	(0.9)	(0.4)	(0.9)	(0.6)	(0.6)	(0.8)	
75+	25.5	31.3	30.5	6.2	29.0	16.3	17.3	29.5	21.6	14.7	5.5	72.1	5.8	13.1	33.8	30.9	8.0	14.6	10.1	5.9	26.9	
	(0.4)	(1.3)	(1.2)	(0.3)	(1.4)	(0.6)	(0.5)	(0.6)	(0.6)	(1.4)	(0.6)	(6.8)	(0.1)	(0.7)	(2.0)	(1.2)	(0.4)	(2.7)	(0.5)	(0.3)	(0.4)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE8, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR20, FR21, GR1, GR2, IE14, IT6, IT7, LV1, LV2, LV3, LV4, LV9, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PT1, SI1, SI2, SI3, SI4, SI5, SI6 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Mean	39.0	52.0	48.4	17.1	54.6	21.2	29.6	37.6	33.4	30.5	14.2	87.2	10.8	27.7	50.3	43.3	14.7	21.5	19.8	15.4	50.0
	(0.3)	(1.1)	(0.9)	(0.3)	(0.8)	(0.5)	(0.5)	(0.2)	(0.5)	(0.9)	(0.9)	(2.0)	(0.2)	(0.5)	(0.9)	(0.8)	(0.3)	(0.5)	(0.4)	(0.4)	(0.1)
p10	9.4	15.6	10.7	3.3	13.4	6.6	8.0	12.8	8.9	6.7	2.7	24.0	3.0	7.6	15.2	14.4	3.9	5.6	4.4	3.9	14.3
	(0.1)	(0.4)	(0.4)	(0.1)	(0.1)	(0.3)	(0.2)	(0.2)	(0.3)	(0.8)	(0.1)	(0.9)	(0.1)	(0.2)	(1.4)	(0.3)	(0.1)	(0.2)	(0.3)	(0.2)	(0.2)
p20	14.2	20.2	17.0	4.0	20.0	9.9	10.9	17.1	13.4	11.0	3.3	34.8	4.0	10.0	23.2	20.3	5.6	8.1	6.4	5.7	19.1
	(0.1)	(0.7)	(0.4)	(0.1)	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)	(0.7)	(0.1)	(1.2)	(0.1)	(0.2)	(0.9)	(0.5)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
p30	18.9	26.3	23.1	6.1	25.5	12.2	14.0	21.4	17.4	14.7	4.6	44.6	5.0	13.3	30.6	25.5	7.6	10.3	9.0	8.3	25.7
	(0.2)	(0.8)	(0.5)	(0.3)	(0.4)	(0.4)	(0.3)	(0.2)	(0.2)	(0.9)	(0.3)	(1.6)	(0.1)	(0.4)	(1.0)	(0.5)	(0.1)	(0.2)	(0.2)	(0.2)	(0.3)
p40	23.7	33.5	29.4	8.2	31.8	15.0	18.0	25.8	20.9	18.2	6.3	54.6	6.3	17.1	36.7	30.7	9.6	12.9	12.0	10.4	32.4
	(0.2)	(0.8)	(0.7)	(0.2)	(0.4)	(0.4)	(0.3)	(0.2)	(0.3)	(0.6)	(0.3)	(1.5)	(0.1)	(0.3)	(1.0)	(0.5)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)
p50	29.3	41.2	35.5	11.1	39.8	17.6	22.2	30.5	25.0	22.7	8.7	64.6	7.9	22.7	43.9	35.7	11.9	15.4	14.9	13.1	40.0
	(0.2)	(0.9)	(0.7)	(0.3)	(0.5)	(0.4)	(0.5)	(0.3)	(0.4)	(1.5)	(0.5)	(1.7)	(0.1)	(0.7)	(1.0)	(0.8)	(0.3)	(0.2)	(0.3)	(0.4)	(0.2)
p60	35.8	50.5	43.6	14.6	49.1	20.3	27.4	36.1	30.5	29.4	11.6	79.2	9.8	27.9	52.2	42.1	14.7	18.8	19.0	15.8	48.8
	(0.2)	(1.5)	(0.8)	(0.4)	(0.7)	(0.5)	(0.5)	(0.3)	(0.4)	(1.8)	(0.4)	(2.4)	(0.1)	(0.5)	(1.4)	(0.7)	(0.3)	(0.4)	(0.4)	(0.4)	(0.3)
p70	44.2	61.4	53.0	19.5	62.6	24.3	33.1	43.0	38.1	36.4	14.6	97.1	12.0	33.4	61.9	50.5	17.5	23.4	23.0	18.6	59.5
	(0.3)	(1.5)	(0.7)	(0.4)	(1.0)	(0.7)	(0.7)	(0.4)	(0.6)	(1.3)	(0.6)	(3.0)	(0.1)	(0.8)	(1.4)	(0.7)	(0.3)	(0.5)	(0.4)	(0.3)	(0.3)
p80	55.5	77.6	66.7	26.4	80.3	30.5	42.2	51.5	48.7	44.6	20.4	120.1	15.2	40.4	73.6	60.7	21.3	30.3	29.5	21.9	73.0
	(0.3)	(1.6)	(0.9)	(0.5)	(1.3)	(1.0)	(0.9)	(0.4)	(0.9)	(2.4)	(1.0)	(3.4)	(0.2)	(0.9)	(1.9)	(1.1)	(0.5)	(0.7)	(0.6)	(0.6)	(0.4)
p90	76.0	99.7	92.0	36.8	108.7	39.7	58.0	67.4	64.5	58.6	31.1	168.7	21.1	55.0	92.9	79.4	28.1	42.8	40.7	28.8	95.4
	(0.7)	(2.5)	(2.2)	(0.8)	(2.2)	(1.3)	(1.1)	(0.7)	(1.1)	(2.2)	(1.2)	(5.0)	(0.4)	(2.0)	(2.2)	(1.6)	(0.7)	(0.8)	(0.9)	(1.0)	(0.6)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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

M = missing value, N = too few observations.

Total gross household income is calculated as the sum of the employee income, self-employment income, income from public pensions, income from private and occupational pensions and income from unemployment benefits (items collected for households members aged 16+) and income from social transfers other than unemployment benefits, regular private transfers (such as alimonies), rental income from real estate property, income from financial investments, income from private business or partnership and regular income from other sources (items collected at the household level). The income reference year varies by country.

See country notes: AT3, BE1, DE9, DE10, DE11, EE8, ES8, FR20, FR21, GR2, IE14, IT6, IT7, LV9, NL1, PT1 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Bottom 20%	0.3	0.4	0.1	0.4	0.2	0.5	1.2	0.4	0.4	0.9	0.2	0.3	1.3	1.5	0.4	0.2	0.5	0.5	0.5	2.0	0.2
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)
20-40%	3.0	7.5	1.3	4.0	5.1	6.2	6.4	3.0	4.8	5.6	2.9	5.9	5.9	8.2	4.4	1.4	6.4	5.7	6.0	9.7	4.6
	(0.1)	(0.6)	(0.1)	(0.3)	(0.2)	(0.3)	(0.2)	(0.2)	(0.3)	(0.6)	(0.4)	(0.6)	(0.3)	(0.6)	(0.4)	(0.2)	(0.3)	(0.4)	(0.5)	(0.4)	(0.2)
40-60%	10.7	14.5	6.9	9.4	12.0	13.1	11.5	11.4	13.5	10.4	7.3	12.5	11.1	13.1	16.5	7.6	12.4	11.7	12.0	15.7	13.5
	(0.2)	(0.5)	(0.4)	(0.6)	(0.3)	(0.5)	(0.4)	(0.3)	(0.3)	(0.9)	(0.8)	(0.7)	(0.4)	(0.8)	(0.4)	(0.9)	(0.4)	(0.6)	(0.9)	(0.5)	(0.2)
60-80%	20.4	21.7	18.4	17.0	20.1	21.7	18.4	20.3	22.1	17.1	15.2	20.4	19.6	20.0	25.7	20.7	22.2	19.3	19.2	22.6	22.8
	(0.3)	(0.7)	(0.8)	(1.0)	(0.5)	(0.8)	(0.5)	(0.4)	(0.3)	(1.6)	(1.5)	(1.2)	(0.6)	(1.2)	(0.6)	(2.2)	(0.6)	(0.9)	(1.5)	(0.7)	(0.2)
80-90%	16.8	16.5	16.8	15.5	16.8	17.8	15.2	16.8	17.3	15.1	15.1	15.6	16.3	15.1	18.0	16.5	17.5	15.5	15.0	16.3	17.9
	(0.2)	(0.6)	(0.7)	(0.9)	(0.3)	(0.6)	(0.4)	(0.4)	(0.3)	(1.4)	(1.4)	(0.9)	(0.5)	(1.1)	(0.4)	(1.8)	(0.4)	(0.7)	(1.1)	(0.6)	(0.2)
90-100%	48.8	39.4	56.5	53.6	45.7	40.6	47.3	48.2	41.9	50.9	59.3	45.3	45.9	42.1	34.9	53.5	40.9	47.3	47.3	33.6	41.0
	(0.6)	(1.7)	(1.7)	(2.8)	(1.1)	(1.8)	(1.3)	(1.0)	(0.9)	(3.7)	(3.6)	(3.0)	(1.6)	(3.4)	(1.3)	(5.0)	(1.3)	(2.4)	(3.9)	(1.8)	(0.5)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, DE3, DE4, DE5, EE1, EE3, EE4, EE5, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI10, FR2, FR3, FR4, FR11, FR12, FR13, GR1, HU1, HU2, HU3, HU4, HU8, HU9, HU10, HU11, IE4, IE5, IT3, LV2, LV3, LV7, LV8, MT2, MT3, MT7, NL1, NL2, NL3, NL4, NL8, NL9, PL1, PL3, PL6, PL7, PL8, PL9, PL10, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI3, SI4, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Mean	249.4	370.0	240.0	105.6	287.3	111.8	284.1	278.6	235.7	462.9	47.5	865.7	55.5	356.1	233.1	275.7	101.5	170.2	144.3	71.4	236.5
	(3.7)	(13.7)	(11.2)	(6.9)	(7.5)	(5.5)	(8.2)	(6.2)	(5.2)	(42.0)	(5.4)	(54.2)	(1.9)	(24.3)	(6.5)	(32.2)	(3.3)	(8.6)	(12.5)	(2.6)	(2.1)
p10	2.5	3.1	0.7	1.0	2.5	2.0	6.3	4.4	3.0	8.6	0.1	9.9	3.3	14.6	4.0	2.2	0.9	1.4	1.6	4.9	1.5
	(0.1)	(0.9)	(0.1)	(0.2)	(0.2)	(0.4)	(1.6)	(0.2)	(0.3)	(3.9)	(0.1)	(1.4)	(0.2)	(2.2)	(0.5)	(0.3)	(0.2)	(0.3)	(0.4)	(1.0)	(0.1)
p20	10.7	29.3	5.2	8.6	11.5	11.9	56.6	13.2	11.9	72.3	2.9	51.7	9.8	94.8	12.6	7.9	13.9	16.0	17.2	20.9	8.6
	(0.4)	(8.6)	(0.4)	(0.9)	(0.8)	(1.6)	(3.5)	(0.7)	(1.2)	(14.2)	(0.6)	(12.6)	(0.4)	(8.9)	(1.4)	(0.6)	(2.6)	(1.9)	(3.2)	(2.2)	(0.7)
p30	33.6	151.8	14.2	21.3	81.0	35.4	92.6	34.3	54.8	127.6	6.9	281.6	16.4	147.7	40.1	17.9	33.3	51.0	45.5	35.0	52.1
	(1.1)	(9.9)	(0.9)	(1.1)	(2.4)	(2.4)	(2.5)	(2.4)	(5.5)	(13.6)	(0.7)	(32.1)	(0.3)	(7.5)	(6.1)	(1.0)	(1.5)	(2.4)	(2.6)	(1.7)	(3.7)
p40	79.4	212.5	33.1	34.3	130.4	52.9	124.7	95.4	111.5	179.9	12.2	418.8	22.9	187.7	127.1	37.9	47.0	75.8	63.9	45.6	111.8
	(1.8)	(7.0)	(2.5)	(1.2)	(2.6)	(2.3)	(2.3)	(3.6)	(4.2)	(13.3)	(1.3)	(15.3)	(0.6)	(5.2)	(10.1)	(2.3)	(1.4)	(2.0)	(2.4)	(1.8)	(2.2)
p50	132.8	266.2	77.1	50.0	169.0	73.5	162.2	159.4	158.0	237.2	17.0	538.7	30.4	232.1	195.2	100.4	62.5	100.2	85.6	55.7	160.3
	(1.7)	(9.0)	(4.8)	(1.9)	(3.3)	(3.6)	(3.8)	(3.2)	(2.8)	(21.4)	(1.3)	(17.0)	(0.8)	(7.2)	(3.8)	(7.0)	(2.1)	(2.4)	(2.5)	(1.8)	(2.3)
p60	186.8	331.7	142.4	65.0	216.9	93.8	204.6	216.2	204.0	302.9	23.0	684.0	39.8	281.8	240.9	188.4	83.2	126.2	107.0	66.5	207.4
	(1.6)	(9.2)	(4.9)	(1.5)	(3.7)	(4.5)	(4.2)	(3.5)	(2.5)	(13.2)	(1.9)	(24.1)	(0.7)	(8.0)	(6.3)	(8.0)	(2.6)	(2.6)	(2.9)	(1.8)	(2.3)
p70	251.2	395.2	215.6	86.1	280.2	117.2	257.3	278.0	259.0	384.1	35.1	875.3	52.7	349.4	293.8	281.7	111.9	160.3	135.4	79.9	266.5
	(2.3)	(9.7)	(7.6)	(2.6)	(5.6)	(5.7)	(4.8)	(4.2)	(3.5)	(32.7)	(2.1)	(33.9)	(1.1)	(8.7)	(5.5)	(9.7)	(3.5)	(3.3)	(3.6)	(2.1)	(2.9)
p80	338.4	509.6	316.6	126.6	386.8	161.7	346.4	376.1	334.1	547.6	52.9	1125.1	73.8	446.3	371.9	386.7	147.8	214.1	179.1	100.6	347.9
	(3.5)	(17.1)	(8.0)	(4.1)	(10.2)	(8.8)	(10.2)	(7.1)	(6.6)	(38.2)	(3.8)	(31.5)	(1.8)	(15.2)	(8.6)	(9.6)	(5.1)	(5.3)	(5.8)	(3.7)	(3.8)
p90	531.5	754.2	521.8	213.8	618.0	252.3	553.8	602.4	516.5	942.0	101.7	1638.0	113.8	636.2	487.9	545.5	217.8	327.2	261.7	139.4	521.9
	(6.0)	(32.6)	(18.4)	(7.3)	(18.8)	(10.9)	(19.7)	(14.1)	(8.9)	(81.7)	(12.9)	(84.3)	(2.9)	(21.2)	(13.6)	(21.8)	(8.8)	(7.5)	(8.1)	(8.5)	(6.7)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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, DE3, DE4, DE5, EE1, EE3, EE4, EE5, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI10, FR2, FR3, FR4, FR11, FR12, FR13, GR1, HU1, HU2, HU3, HU4, HU8, HU9, HU10, HU11, IE4, IE5, IT3, LV2, LV3, LV7, LV8, MT2, MT3, MT7, NL1, NL2, NL3, NL4, NL8, NL9, PL1, PL3, PL6, PL7, PL8, PL9, PL10, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, SI3, SI4, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Mean	219.9	330.3	214.3	97.0	216.3	104.2	248.8	243.1	225.6	387.3	40.0	768.4	50.8	338.8	151.1	258.4	96.4	141.3	137.7	66.0	193.2
	(3.6)	(13.4)	(11.0)	(6.8)	(6.8)	(5.5)	(8.1)	(5.9)	(4.9)	(41.4)	(5.0)	(53.4)	(1.8)	(24.4)	(6.4)	(32.1)	(3.2)	(8.5)	(12.5)	(2.5)	(2.1)
p10	0.8	2.2	0.0	0.4	-4.3	0.6	0.9	3.0	2.5	1.2	0.0	4.4	0.9	13.1	-8.0	1.0	0.5	0.4	0.7	3.5	0.1
	(0.1)	(0.5)	(0.1)	(0.2)	(2.0)	(0.4)	(0.3)	(0.2)	(0.3)	(2.3)	(0.1)	(1.5)	(0.3)	(2.3)	(2.9)	(0.2)	(0.1)	(0.1)	(0.3)	(0.8)	(0.1)
p20	6.9	21.7	2.5	6.3	1.8	7.0	23.6	10.3	10.6	27.6	1.3	32.5	6.5	75.1	3.9	6.4	11.1	7.5	13.8	17.2	3.5
	(0.3)	(5.5)	(0.4)	(0.6)	(0.3)	(1.9)	(3.2)	(0.7)	(1.0)	(10.5)	(0.5)	(8.7)	(0.4)	(6.9)	(1.3)	(0.5)	(2.0)	(1.1)	(3.3)	(2.3)	(0.4)
p30	23.4	95.1	10.6	17.6	10.2	29.4	57.5	27.6	44.1	72.9	5.1	140.7	13.0	126.4	13.6	15.8	29.2	24.5	38.7	30.9	22.6
	(0.8)	(9.6)	(0.9)	(1.3)	(1.0)	(2.2)	(2.6)	(1.7)	(3.9)	(10.9)	(0.7)	(22.9)	(0.5)	(4.5)	(2.4)	(1.1)	(1.3)	(1.7)	(2.5)	(1.6)	(1.7)
p40	56.6	160.7	26.8	29.7	47.8	49.3	88.0	65.2	98.3	118.6	9.2	297.2	19.1	165.7	40.4	34.4	42.1	46.5	59.5	40.5	64.9
	(1.2)	(8.0)	(2.2)	(1.0)	(3.0)	(2.0)	(2.8)	(2.1)	(3.6)	(11.4)	(1.0)	(17.5)	(0.7)	(4.3)	(4.8)	(2.3)	(1.7)	(2.7)	(2.4)	(1.4)	(2.2)
p50	98.4	217.9	60.8	43.5	100.6	65.1	122.3	113.3	147.0	170.1	14.2	437.5	26.2	210.7	82.0	85.9	57.1	67.0	80.4	50.3	108.8
	(1.5)	(6.9)	(3.7)	(2.2)	(3.0)	(4.0)	(3.1)	(3.7)	(3.9)	(16.2)	(0.9)	(17.5)	(0.5)	(6.7)	(6.3)	(5.6)	(2.3)	(2.5)	(2.5)	(1.3)	(2.0)
p60	148.9	277.4	111.9	59.6	152.0	85.3	168.1	170.0	191.6	237.1	19.9	582.4	35.1	266.2	134.7	162.5	76.7	92.0	101.3	61.8	156.7
	(2.0)	(8.8)	(4.0)	(1.5)	(3.9)	(5.0)	(4.4)	(3.5)	(4.1)	(20.5)	(1.0)	(20.3)	(0.9)	(7.6)	(6.9)	(6.4)	(2.5)	(3.3)	(2.3)	(2.3)	(2.5)
p70	211.8	351.8	174.8	76.9	210.7	110.4	224.6	235.7	246.0	308.6	29.0	755.4	48.5	337.9	192.4	252.5	105.8	126.7	128.5	74.7	212.8
	(2.1)	(6.6)	(7.6)	(1.9)	(5.4)	(6.5)	(5.8)	(4.0)	(5.2)	(19.6)	(2.2)	(22.7)	(1.1)	(9.8)	(7.5)	(10.0)	(3.7)	(3.4)	(3.1)	(2.2)	(2.3)
p80	300.9	460.4	274.2	113.5	310.3	151.6	305.5	332.3	323.0	443.1	43.2	1016.6	68.4	424.8	268.1	363.8	142.2	177.5	169.7	93.6	291.2
	(2.9)	(18.4)	(8.1)	(4.5)	(10.5)	(7.6)	(8.0)	(7.6)	(5.0)	(41.5)	(3.6)	(32.5)	(1.7)	(12.2)	(11.3)	(8.8)	(5.0)	(5.4)	(5.3)	(3.9)	(3.4)
p90	487.0	700.5	468.8	194.9	546.1	239.2	515.0	536.1	506.9	818.5	82.6	1529.2	108.0	612.3	382.2	518.1	209.7	283.1	256.6	131.7	455.6
	(7.4)	(40.8)	(20.7)	(8.5)	(21.5)	(12.5)	(17.6)	(11.8)	(11.4)	(69.5)	(10.4)	(78.1)	(3.6)	(19.1)	(15.8)	(18.2)	(7.3)	(10.6)	(8.4)	(7.8)	(6.8)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: DE1, DE2, DE3, DE4, DE5, EE2, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, HU1, HU2, HU3, HU4, HU5, HU6, HU7, IE1, IE2, IE3, LV1, LV2, LV3, LV4, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, SI1, SI2, SI3, SI4, SI5, SI6 for information on country-specific issues that may affect the comparability of the figures.

Table J4 Net wealth inequality indicators

		euro area	BE	DE	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
Share indicators (%)	Top 5% share	38.7	29.7	46.3	43.2	37.7	28.8	39.2	37.4	29.6	43.6	49.1	36.3	35.7	33.2	28.7	43.4	29	40.9	37.7	23	31.6
		(0.8)	(1.9)	(2.2)	(3.5)	(1.2)	(1.9)	(1.5)	(1.3)	(0.9)	(4.6)	(4.6)	(3.6)	(1.9)	(4.0)	(1.5)	(6.3)	(1.4)	(3.0)	(4.8)	(1.9)	(0.6)
	Top 10% share	52.1	42.5	59.8	55.6	53.8	42.4	51.9	50.7	42.8	56.7	63.3	48.7	48.5	43.5	43.6	55.5	41.8	53	48.5	34.3	45.5
	(0.7)	(1.7)	(1.8)	(2.8)	(1.1)	(1.9)	(1.3)	(1.1)	(0.9)	(4.0)	(3.8)	(3.1)	(1.6)	(3.5)	(1.5)	(5.1)	(1.3)	(2.5)	(4.0)	(1.8)	(0.5)	
	50-90% share	42.4	46	37.7	36.9	44.8	46.9	39.9	43	47.3	37.2	33.8	42.7	42	42.2	54.2	41.3	46.8	39.7	40.8	48.2	47.8
	(0.6)	(1.4)	(1.7)	(2.4)	(1.0)	(1.5)	(1.1)	(1.0)	(0.6)	(3.3)	(3.3)	(2.6)	(1.3)	(2.7)	(1.5)	(4.7)	(1.0)	(2.1)	(3.2)	(1.4)	(0.4)	
Quantile ratio indicators	p90/p50 ratio	4.9	3.2	7.7	4.5	5.4	3.7	4.2	4.7	3.4	4.8	5.8	3.5	4.1	2.9	4.7	6	3.7	4.2	3.2	2.6	4.2
		(0.1)	(0.2)	(0.5)	(0.3)	(0.2)	(0.2)	(0.2)	(0.2)	(0.1)	(0.5)	(0.7)	(0.2)	(0.1)	(0.1)	(0.4)	(0.4)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)
	p80/p20 ratio	43.3	21.2	111.4	17.7	170.5	21.7	13	32.4	30.5	16.1	32.8	31.3	10.4	5.7	71.3	57	12.9	23.7	12.4	5.4	83.2
	(1.9)	(4.6)	(18.1)	(1.8)	(28.6)	(3.9)	(1.9)	(1.9)	(2.4)	(8.3)	(19.8)	(8.3)	(0.6)	(0.6)	(43.4)	(4.4)	(2.5)	(3.4)	(3.4)	(0.8)	(8.4)	
Inequality measures	Gini coefficient	0.694	0.589	0.762	0.691	0.752	0.599	0.669	0.676	0.603	0.717	0.785	0.646	0.641	0.568	0.698	0.731	0.587	0.684	0.628	0.492	0.65
		(0.004)	(0.014)	(0.010)	(0.019)	(0.012)	(0.014)	(0.010)	(0.007)	(0.007)	(0.028)	(0.028)	(0.022)	(0.012)	(0.027)	(0.023)	(0.030)	(0.010)	(0.018)	(0.029)	(0.016)	(0.004)
	Atkinson (e=1)	0.719	0.66	0.8	0.726	0.724	0.589	0.643	0.714	0.646	0.651	0.723	0.688	0.572	0.557	0.6	0.772	0.584	0.703	0.642	0.428	0.684
		(0.005)	(0.021)	(0.011)	(0.019)	(0.008)	(0.020)	(0.013)	(0.008)	(0.009)	(0.034)	(0.030)	(0.023)	(0.014)	(0.030)	(0.017)	(0.025)	(0.013)	(0.018)	(0.028)	(0.021)	(0.007)
	Theil index	0.971	0.642	1.194	1.093	0.824	0.582	0.935	0.995	0.671	0.975	1.141	0.892	0.793	0.799	0.588	1.285	0.613	1.047	0.922	0.448	0.733
	(0.031)	(0.045)	(0.082)	(0.1)	(0.034)	(0.036)	(0.051)	(0.057)	(0.025)	(0.1)	(0.1)	(0.1)	(0.061)	(0.1)	(0.031)	(0.2)	(0.034)	(0.1)	(0.1)	(0.059)	(0.027)	
	Pietra index	0.508	0.416	0.574	0.51	0.546	0.429	0.483	0.495	0.432	0.524	0.585	0.461	0.465	0.399	0.509	0.54	0.425	0.497	0.445	0.343	0.471
	(0.003)	(0.011)	(0.008)	(0.017)	(0.007)	(0.011)	(0.009)	(0.005)	(0.006)	(0.026)	(0.025)	(0.017)	(0.009)	(0.021)	(0.015)	(0.020)	(0.008)	(0.014)	(0.023)	(0.011)	(0.003)	

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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 $\alpha = 1$, 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, ES8, NL1 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA1110i Has HMR	79.4	91.4	41.6	91.9	89.3	91.2	96.1	79.8	94.2	88.3	94.7	91.9	94.8	96.5	55.4	49.2	97.2	89.6	95.5	97.2	90.9
	(0.8)	(2.3)	(2.1)	(1.5)	(1.0)	(1.7)	(0.8)	(1.3)	(0.8)	(6.5)	(2.1)	(2.2)	(0.9)	(1.5)	(3.8)	(2.6)	(0.9)	(1.6)	(1.1)	(1.2)	(0.9)
DA1120i Has other real estate property	21.5	10.9	14.6	33.1	12.2	29.3	34.4	17.0	17.3	37.3	37.2	18.4	16.9	28.8	4.4	11.1	16.6	25.9	29.2	18.3	22.6
	(0.7)	(2.7)	(2.2)	(3.4)	(1.3)	(2.9)	(2.3)	(1.2)	(1.2)	(7.3)	(4.7)	(2.8)	(1.7)	(3.8)	(2.2)	(1.6)	(1.9)	(2.3)	(2.4)	(2.6)	(1.2)
DA1130i Has vehicles	80.7	83.0	81.9	48.4	80.9	64.7	73.3	82.9	80.9	89.6	44.3	90.1	47.6	86.8	84.1	81.9	63.0	75.9	77.3	57.3	76.2
	(0.7)	(2.8)	(2.0)	(2.9)	(1.4)	(3.3)	(1.9)	(1.1)	(1.2)	(4.0)	(5.1)	(2.5)	(1.9)	(2.7)	(3.0)	(1.9)	(2.5)	(2.2)	(2.4)	(4.0)	(1.2)
DA1140i Has self-employment business wealth	8.4	6.0	9.1	6.7	10.1	12.8	10.6	6.4	11.0	12.0	6.2	2.3	5.5	11.1	1.9	3.7	10.0	9.3	7.1	9.5	6.0
	(0.5)	(2.1)	(1.4)	(1.3)	(1.1)	(1.8)	(1.4)	(0.7)	(1.1)	(4.3)	(2.3)	(1.0)	(0.9)	(2.7)	(1.3)	(0.9)	(1.6)	(1.4)	(1.2)	(2.6)	(0.5)
DA2101i Has deposits	97.2	99.1	99.5	100.0	93.3	69.9	100.0	99.8	94.5	80.3	79.3	97.9	80.7	97.8	98.8	99.6	83.0	97.0	92.8	93.0	100.0
	(0.2)	(0.6)	(0.4)	(0.1)	(1.0)	(3.5)	(0.1)	(0.1)	(0.7)	(5.3)	(3.9)	(1.1)	(1.6)	(1.0)	(1.2)	(0.3)	(1.7)	(0.8)	(1.8)	(1.7)	(0.1)
DA2102i Has mutual funds	7.6	13.7	13.1	3.5	2.1	0.2	2.0	7.0	3.3	1.5	0.0	9.3	2.2	8.7	12.7	10.4	4.1	1.6	3.6	2.0	26.3
	(0.7)	(2.5)	(1.9)	(1.2)	(0.5)	(0.4)	(0.5)	(0.9)	(0.6)	(1.1)	(0.1)	(2.0)	(0.5)	(2.4)	(2.8)	(1.8)	(1.1)	(0.6)	(0.8)	(1.1)	(1.1)
DA2103i Has bonds	2.4	7.4	2.9	0.0	2.3	< 0.1	0.5	0.9	8.6	0.7	1.0	0.2	1.8	20.5	2.1	3.4	1.5	0.8	0.1	< 0.1	0.6
	(0.2)	(2.3)	(1.0)	(0.1)	(0.5)	(0.1)	(0.3)	(0.3)	(0.9)	(0.8)	(1.1)	(0.2)	(0.5)	(3.1)	(0.9)	(1.0)	(0.6)	(0.5)	(0.1)	(0.1)	(0.2)
DA2105i Has shares (publicly traded)	6.8	8.0	7.2	2.7	9.3	0.7	7.5	9.0	1.8	17.7	1.0	7.1	0.5	10.7	7.4	5.5	3.1	2.8	6.0	1.4	15.3
	(0.5)	(2.5)	(1.2)	(0.9)	(0.9)	(0.7)	(1.3)	(0.8)	(0.5)	(5.5)	(0.7)	(1.8)	(0.3)	(2.5)	(2.1)	(1.2)	(1.0)	(0.7)	(1.4)	(1.6)	(0.9)
DA2107i Has money owed to household	7.7	6.3	13.9	9.4	4.9	2.1	11.7	4.7	0.6	8.8	5.5	6.0	6.9	1.1	9.7	11.8	4.2	8.6	4.9	3.7	M
	(0.5)	(1.9)	(1.8)	(2.0)	(0.7)	(0.6)	(1.5)	(0.6)	(0.3)	(5.1)	(1.9)	(1.7)	(0.9)	(1.0)	(2.1)	(1.7)	(1.1)	(1.2)	(1.3)	(1.5)	
DA2109i Has voluntary pensions/whole life insurance	31.2	45.4	55.9	16.5	7.5	1.1	22.4	38.1	7.6	23.9	8.3	34.8	10.1	30.8	47.7	14.7	56.2	15.9	10.6	13.2	21.5
	(1.0)	(3.8)	(2.6)	(1.9)	(1.0)	(0.7)	(2.2)	(1.4)	(0.9)	(5.9)	(2.0)	(3.6)	(1.1)	(3.0)	(4.8)	(1.8)	(2.4)	(1.7)	(1.6)	(2.9)	(1.0)
DA2199i Has other types of financial assets	6.0	1.1	15.2	1.2	0.8	< 0.1	0.8	9.6	1.2	0.8	< 0.1	3.6	0.1	0.2	4.5	1.0	1.9	0.9	0.6	0.8	13.8
	(0.5)	(0.6)	(1.7)	(0.5)	(0.3)	(0.2)	(0.5)	(0.8)	(0.4)	(1.2)	(0.1)	(1.4)	(0.1)	(0.2)	(1.5)	(0.5)	(0.7)	(0.4)	(0.3)	(0.9)	(0.9)
DL1000i Has debt	46.9	55.9	45.3	30.9	59.7	26.6	49.4	53.4	24.4	56.2	29.1	57.5	35.3	37.2	65.1	32.4	36.2	48.2	37.0	35.6	63.2
	(0.9)	(3.7)	(2.6)	(2.8)	(1.8)	(2.2)	(2.2)	(1.4)	(1.6)	(7.8)	(4.3)	(4.1)	(1.7)	(3.3)	(4.5)	(2.5)	(2.4)	(2.6)	(2.5)	(3.7)	(1.3)
DL1100i Has mortgage debt	33.7	44.4	25.2	19.4	45.0	15.4	39.2	36.1	13.2	44.0	14.3	41.8	21.1	19.6	51.4	21.1	13.0	40.9	8.5	16.8	50.3
	(0.9)	(3.6)	(2.3)	(2.2)	(1.7)	(2.3)	(2.2)	(1.4)	(1.2)	(6.5)	(3.8)	(3.9)	(1.4)	(3.3)	(3.8)	(2.1)	(1.7)	(2.4)	(1.3)	(3.1)	(1.3)
DL1110i Has HMR mortgage	31.0	43.1	21.7	17.8	43.9	14.0	36.4	32.5	12.8	36.1	10.7	37.2	19.9	16.7	50.3	19.8	12.0	39.7	7.8	15.9	48.2
	(0.8)	(3.7)	(2.0)	(2.1)	(1.7)	(2.2)	(2.1)	(1.3)	(1.3)	(6.5)	(3.5)	(3.9)	(1.4)	(3.1)	(4.0)	(2.1)	(1.6)	(2.3)	(1.2)	(3.0)	(1.3)
DL1120i Has other property mortgage	4.3	1.6	5.1	1.8	2.7	1.4	6.9	6.3	0.5	10.4	3.7	8.2	1.6	3.1	2.2	1.3	1.0	2.5	0.7	1.6	4.1
	(0.4)	(1.6)	(1.3)	(0.7)	(0.5)	(0.5)	(1.3)	(0.8)	(0.3)	(3.8)	(2.3)	(1.9)	(0.5)	(1.3)	(1.4)	(0.5)	(0.6)	(0.9)	(0.4)	(1.0)	(0.5)
DL1200i Has non-mortgage debt	25.8	26.3	33.4	18.8	41.2	14.0	23.0	33.0	15.2	32.4	19.5	31.7	23.7	29.0	32.9	14.5	27.6	20.1	34.0	23.8	44.0
	(0.8)	(3.5)	(2.5)	(2.7)	(1.9)	(1.9)	(2.2)	(1.3)	(1.4)	(7.3)	(3.9)	(3.6)	(1.6)	(3.2)	(3.9)	(1.9)	(2.3)	(2.0)	(2.4)	(3.5)	(1.3)
DOABLETOSAVE Regular expenses less than income	37.5	55.4	50.5	22.5	30.1	12.0	29.6	46.1	24.0	17.6	15.0	50.3	24.0	31.8	34.8	34.8	24.6	33.2	25.7	20.1	M
	(1.0)	(3.9)	(2.5)	(2.6)	(1.8)	(2.5)	(2.1)	(1.5)	(1.6)	(5.3)	(3.8)	(3.8)	(1.6)	(3.2)	(3.9)	(2.5)	(2.0)	(2.3)	(2.3)	(2.8)	
DOCREDITC Credit constrained household	6.7	1.9	6.1	4.4	11.3	3.9	10.7	7.9	M	6.8	7.6	7.6	8.0	0.3	3.1	2.1	6.3	3.4	14.3	9.2	3.8
	(0.5)	(0.9)	(1.6)	(1.2)	(1.0)	(0.9)	(1.3)	(0.8)		(4.8)	(3.2)	(2.0)	(0.9)	(0.3)	(1.9)	(0.7)	(1.2)	(1.0)	(1.8)	(2.5)	(0.5)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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: AT1, AT2, BE3, DE1, DE2, DE3, DE4, DE5, DE12, EE1, EE4, EE10, ES1, ES2, ES3, ES6, ES7, ES8, FI1, FI2, FI3, FI4, FI6, FI7, FI8, FI9, FI10, FI13, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR12, FR26, FR28, FR29, FR30, HU10, HU21, HU22, HU23, IE17, IE18, IT8, IT9, LV1, LV2, LV3, LV4, LV14, MT1, MT2, MT3, MT4, NL1, NL2, NL3, NL4, NL5, NL13, NL14, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL11, PL12, PL21, PL23, PL33, PL35, PL36, PL37, PT3, SI1, SI2, SI3, SI4, SI5, SI6, SI13, SI20, SK1 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	PT	SI	SK	FI
DA3001 Total assets	118.5	248.1	71.1	46.4	128.5	69.7	143.9	145.1	153.0	198.9	15.0	500.5	28.2	225.1	151.6	95.8	60.0	79.5	83.5	52.4	142.1
	(2.1)	(8.1)	(4.8)	(2.1)	(4.2)	(4.0)	(4.3)	(2.7)	(2.4)	(25.9)	(0.8)	(22.3)	(0.9)	(8.4)	(18.5)	(6.9)	(2.3)	(2.5)	(2.5)	(1.6)	(2.4)
DA1000 Total real assets	101.4	211.5	36.2	41.0	119.9	65.6	126.5	125.9	141.5	178.5	14.7	450.0	26.1	194.5	147.6	68.8	56.2	71.7	80.2	50.2	127.7
	(1.4)	(8.7)	(5.8)	(2.0)	(4.4)	(4.3)	(3.1)	(4.0)	(3.9)	(23.4)	(0.8)	(15.0)	(0.4)	(7.8)	(13.0)	(8.4)	(2.7)	(2.4)	(2.4)	(1.2)	(2.9)
DA2100 Total financial assets	11.5	26.3	27.8	2.4	5.0	1.7	6.2	13.4	7.1	12.7	0.2	27.8	2.9	20.5	47.3	25.3	2.2	5.7	0.7	2.0	8.6
	(0.5)	(3.1)	(1.8)	(0.4)	(0.5)	(0.5)	(0.8)	(0.7)	(0.4)	(6.7)	(0.1)	(5.1)	(0.2)	(2.3)	(6.0)	(1.7)	(0.1)	(0.7)	(0.2)	(0.3)	(0.5)
DL1000 Total outstanding balance of household's liabilities	50.7	47.2	27.6	6.0	63.5	12.3	48.0	69.2	26.0	58.7	4.2	94.3	5.9	14.3	134.1	27.5	2.7	43.1	5.0	5.8	61.0
	(2.8)	(10.3)	(4.7)	(2.8)	(7.4)	(4.9)	(5.5)	(3.4)	(8.1)	(21.8)	(2.2)	(26.1)	(0.7)	(9.9)	(13.1)	(8.2)	(0.6)	(3.6)	(0.8)	(1.8)	(3.0)
DL1100 Outstanding balance of mortgage debt	74.8	62.9	71.4	18.9	95.0	30.6	60.0	90.0	70.0	83.0	15.7	161.5	9.8	67.6	150.3	62.6	24.2	49.0	27.0	17.5	73.1
	(2.9)	(8.1)	(7.5)	(4.2)	(5.1)	(6.2)	(5.2)	(4.4)	(5.2)	(14.7)	(5.9)	(37.8)	(1.0)	(10.2)	(10.5)	(9.4)	(4.4)	(3.9)	(6.1)	(7.1)	(3.1)
DL1200 Outstanding balance of non-mortgage debt	5.2	7.0	3.0	0.5	3.6	3.7	5.7	5.7	5.0	3.1	0.6	9.8	1.6	2.6	15.4	2.8	1.1	2.5	2.9	1.5	8.1
	(0.5)	(1.7)	(0.9)	(0.2)	(0.4)	(0.8)	(1.1)	(0.6)	(0.5)	(3.7)	(0.6)	(2.5)	(0.3)	(1.4)	(6.2)	(1.3)	(0.2)	(0.6)	(0.5)	(0.5)	(0.6)
DN3001 Net wealth	98.5	218.0	61.1	43.6	100.7	65.3	122.3	113.3	147.0	171.1	14.2	438.4	26.2	211.0	82.2	86.2	57.1	67.1	80.4	50.4	108.8
	(1.5)	(7.0)	(3.8)	(2.1)	(3.0)	(4.0)	(3.1)	(3.7)	(3.8)	(16.4)	(0.9)	(17.5)	(0.5)	(6.9)	(6.4)	(5.6)	(2.2)	(2.5)	(2.4)	(1.3)	(2.0)
DI2000 Total household gross income	27.7	43.7	39.4	9.8	36.9	16.4	19.7	29.8	23.8	20.2	8.5	61.7	7.4	24.1	48.8	37.7	11.6	14.4	13.2	11.6	39.9
	(0.5)	(4.2)	(1.5)	(0.9)	(1.4)	(0.9)	(0.8)	(0.6)	(0.7)	(3.7)	(1.0)	(2.6)	(0.3)	(2.0)	(3.3)	(1.6)	(0.6)	(0.7)	(0.6)	(1.2)	(1.0)

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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

M = missing value, N = too few observations.

The table presents selected characteristics of the middle quintile (40%-60%) net wealth households. Net wealth middle quintile is the middle quintile of the euro area countries sample for the euro area column, the middle quintile in a respective country for the country columns. Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits - sight and saving accounts, mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets). Total liabilities include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Net wealth is the difference between total household assets and total household liabilities. Total gross household income is calculated as the sum of the employee income, self-employment income, income from public pensions, income from private and occupational pensions and income from unemployment benefits (items collected for households members aged 16+) and income from social transfers other than unemployment benefits, regular private transfers (such as alimonies), rental income from real estate property, income from financial investments, income from private business or partnership and regular income from other sources (items collected at the household level). The income reference year varies by country.

See country notes: AT1, AT2, AT3, BE1, DE1, DE2, DE3, DE4, DE5, DE9, DE10, DE11, EE1, EE2, EE3, EE4, EE5, EE6, EE7, EE8, ES1, ES2, ES3, ES8, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FI10, FR1, FR2, FR3, FR4, FR5, FR6, FR7, FR8, FR9, FR10, FR11, FR12, FR13, FR20, FR21, GR1, GR2, HU1, HU2, HU3, HU4, HU5, HU6, HU7, HU8, HU9, HU10, HU11, HU12, HU13, HU14, IE1, IE2, IE3, IE4, IE5, IE6, IE7, IE8, IE14, IT1, IT2, IT3, IT6, IT7, LV1, LV2, LV3, LV4, LV5, LV6, LV7, LV8, LV9, MT1, MT2, MT3, MT4, MT5, MT6, MT7, NL1, NL2, NL3, NL4, NL5, NL6, NL7, NL8, NL9, PL1, PL2, PL3, PL4, PL5, PL6, PL7, PL8, PL9, PL10, PL11, PL12, PL13, PL14, PL15, PL16, PL17, PL18, PL19, PL20, PL21, PL22, PL23, PL24, PT1, SI1, SI2, SI3, SI4, SI5, SI6, SI7, SI8, SI9, SI10, SI11, SI12, SI13 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	EE	IE	GR	ES	FR	IT	CY	LV	LU	HU	MT	NL	AT	PL	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	100.0	100.0	100.0	100.0	100.0
Household size	1	33.5	33.8	40.3	35.8	22.6	25.7	25.2	35.1	29.3	20.8	31.7	33.3	33.4	23.6	36.9	38.3	24.0	20.0	32.6	25.7	40.9
	2	31.8	31.7	34.6	29.8	30.3	29.5	30.3	32.9	27.3	30.9	30.3	27.4	29.6	28.8	34.0	33.6	25.7	32.0	25.1	21.9	34.8
	3	15.6	15.1	12.5	16.3	17.9	19.9	20.7	13.6	19.4	18.2	18.2	15.9	17.2	21.5	10.6	11.6	20.2	24.6	18.6	19.5	10.2
	4	13.7	12.6	9.2	12.7	16.9	19.1	18.2	13.2	17.8	17.5	12.4	15.0	12.7	18.6	12.7	10.4	16.2	16.3	11.7	18.7	9.3
	5+	5.4	6.8	3.4	5.4	12.4	5.9	5.6	5.2	6.3	12.6	7.5	8.4	7.1	7.5	5.8	6.1	13.9	7.1	12.0	14.3	4.8
Housing status	Owners - outright	40.9	38.4	27.8	57.8	36.6	60.7	50.8	39.8	58.6	39.2	62.6	38.5	65.5	64.3	16.9	32.2	65.4	42.0	65.6	70.2	34.8
	Owners - with mortgage	20.0	31.9	16.5	18.7	33.9	11.4	29.6	19.0	9.7	34.3	13.5	29.1	18.8	15.9	40.6	15.5	12.1	32.7	8.2	15.2	32.8
	Renters / other	39.0	29.7	55.7	23.5	29.5	27.9	19.7	41.3	31.8	26.5	24.0	32.4	15.8	19.8	42.5	52.3	22.6	25.3	26.3	14.6	32.4
Percentile of EA Income	I	20.0	8.0	16.3	58.8	12.8	37.2	30.4	13.2	22.0	28.9	68.1	4.0	77.4	32.5	9.1	9.7	58.7	45.6	47.6	53.4	9.6
	II	20.0	17.7	14.8	17.6	13.4	31.2	22.4	22.0	25.0	22.7	15.9	5.6	15.1	19.3	11.9	16.7	25.4	25.0	23.6	29.8	17.4
	III	20.0	17.4	19.3	13.0	19.3	17.9	20.2	24.1	20.0	17.6	8.9	11.2	4.7	21.9	17.0	23.7	11.4	14.8	15.3	11.6	17.5
	IV	20.0	21.0	22.0	6.9	19.8	10.1	15.7	24.1	18.0	18.4	4.7	20.1	1.7	16.6	25.5	25.4	3.6	9.1	9.2	4.0	21.8
	V	20.0	35.9	27.5	3.7	34.7	3.6	11.3	16.6	14.9	12.4	2.4	59.1	1.0	9.7	36.4	24.6	1.0	5.5	4.3	1.2	33.7
Quintiles of EA Net Wealth	I	20.0	14.3	26.6	20.7	27.7	19.9	15.6	16.4	16.2	13.4	35.6	11.4	20.7	7.3	23.9	20.8	18.0	19.4	17.1	13.6	23.1
	II	20.0	10.8	22.4	37.7	13.9	25.5	14.0	21.6	15.7	12.4	48.8	11.6	54.6	10.2	20.2	24.6	31.7	25.4	21.9	42.6	14.8
	III	20.0	13.2	17.8	27.4	17.7	33.9	26.3	18.2	18.5	19.7	10.6	7.5	19.0	18.0	18.5	12.9	31.8	30.1	36.3	36.1	20.4
	IV	20.0	25.3	15.1	8.8	20.0	14.1	23.6	21.2	26.2	23.1	3.0	9.8	4.0	29.8	21.0	16.5	13.5	16.1	17.4	6.7	22.6
	V	20.0	36.5	18.1	5.3	20.7	6.5	20.5	22.3	23.3	31.4	2.0	59.6	1.7	34.7	16.4	25.3	5.0	9.0	7.3	1.1	19.2
Age of RP	16-34	14.4	13.6	18.4	20.0	19.7	12.5	9.4	17.8	7.2	14.5	15.1	17.6	13.0	13.8	16.0	15.8	16.1	11.2	11.3	9.8	21.6
	35-44	17.8	18.6	15.5	17.6	23.7	18.0	21.8	17.4	17.6	23.9	17.7	20.5	19.8	17.9	20.1	14.9	19.6	20.8	16.3	24.7	14.8
	45-54	20.2	19.1	20.8	18.0	19.4	19.9	21.7	17.8	22.1	22.2	19.0	22.7	18.7	19.3	18.2	20.2	20.0	20.1	20.8	20.1	17.8
	55-64	18.0	18.5	16.8	17.5	16.6	18.0	17.4	18.8	18.1	16.7	19.8	17.3	20.7	20.1	20.3	19.0	21.9	18.0	23.0	21.8	18.3
	65-74	14.5	13.5	13.4	13.5	11.1	16.1	15.1	13.4	16.4	14.6	14.0	11.9	16.4	16.7	16.0	17.6	12.2	15.2	14.7	14.8	14.5
	75+	15.0	16.6	15.1	13.5	9.6	15.4	14.7	14.9	18.7	8.2	14.4	9.9	11.5	12.2	9.4	12.5	9.6	14.7	13.9	8.7	12.9
Work status of RP	Employee	48.6	50.1	56.1	57.4	52.4	36.5	42.7	46.0	44.5	48.2	52.2	58.6	51.0	48.3	53.2	48.3	50.3	45.5	43.6	51.4	47.2
	Self-employed	8.5	5.9	8.1	5.1	11.4	14.4	9.3	6.4	11.7	13.0	6.6	5.0	6.3	10.0	4.0	7.1	12.8	10.8	6.4	12.3	6.2
	Retired	30.6	33.3	28.4	26.8	18.1	39.3	27.8	35.8	30.7	23.8	31.1	27.3	34.3	30.1	21.1	39.6	26.0	31.2	41.5	28.7	29.6
	Other not working	12.2	10.7	7.5	10.7	18.1	9.8	20.2	11.8	13.1	15.0	10.2	9.1	8.5	10.7	21.7	5.0	11.0	12.6	8.4	7.6	16.9
Education of RP	Basic or no education	31.5	26.5	11.0	16.5	31.3	39.3	52.0	29.0	52.2	31.5	18.8	29.8	20.9	55.7	28.1	14.6	14.1	69.4	22.0	12.5	26.8
	Secondary	40.7	33.1	57.1	49.5	34.7	42.4	16.3	39.9	34.4	42.5	48.8	38.5	48.9	26.6	36.2	65.0	61.5	13.7	56.5	68.0	40.0
	Tertiary	26.9	40.3	31.1	34.0	34.0	18.2	31.7	27.9	13.4	26.0	32.4	31.8	30.3	17.6	35.8	20.4	24.4	16.9	21.5	19.5	33.2
	DK/NA	0.9	0.2	0.8	3.2	< 0.1	.	.	.

Source: Household Finance and Consumption Survey - wave 2014. See endnote NL1 for data from the Netherlands in wave 2014.

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 18 euro area countries participating in the survey.

The document “The Household Finance and Consumption Survey – Methodological Report for the Second 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 2013 and 2015, 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	06/2014 - 01/2015	Time of interview	2013
Germany	04/2014 - 11/2014	Time of interview	2013
Estonia	03/2013 - 06/2013	Time of interview*	2012
Ireland	03/2013 - 09/2013	Time of interview	Last 12 months
Greece	06/2014 - 10/2014	Time of interview	Last 12 months
Spain	09/2014 - 03/2015	Time of interview	2013
France	10/2014 - 02/2015	Time of interview	2014
Italy	01/2015 - 06/2015	31/12/2014	2014
Cyprus	02/2014 - 07/2014	Time of interview	Last 12 months
Latvia	04/2014 - 09/2014	Time of interview	2013
Luxembourg	04/2014 - 12/2014	Time of interview	2013
Hungary	10/2014 - 11/2014	30/09/2014	1/10/2013 - 30/09/2014
Malta	01/2014 - 06/2014	31/12/2013	2013
Netherlands	04/2014 - 03/2015	31/12/2013	2013
Austria	06/2014 - 02/2015	Time of interview	2013
Poland	01/2014 - 02/2014	Time of interview	2013
Portugal	03/2013 - 07/2013	Time of interview	2012
Slovenia	09/2014 - 12/2014	Time of interview	2013
Slovakia	02/2014 - 04/2014	Time of interview	2013
Finland	01/2014 - 05/2014	31/12/2013	2013

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_a_ind](#).

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 Every farmer is treated as having a self-employed business. In case the farmer could not separate the values of the household's main residence from the value of the farm the value was split during the imputation procedure according to similar farmers who gave separated values. The total of self-employed business and household main residence was not changed by the procedure but only the share going towards each category was imputed. If the farmer also reported other real estate asset used for business purposes additional to the amount he puts into his farming business asset, this asset is added to his farming business asset.
- AT3 If respondents were not able to provide gross amounts, net information was collected for employee income, self-employment income, pension income, and income from financial assets, and converted to gross amounts using information on the employment status, household structure, geographical location, the tax code and the flat capital income tax of 25%.

Belgium

- BE1 If respondents were not able to provide gross amounts, net income was collected for employee, self-employment and pension income and gross amounts estimated.
- BE2 The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [4.7% of applicable cases; 4.7% of all cases]
- BE3 The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [0.7% of applicable cases; 0.7% of all cases]

Germany

- DE1 The variables HMR mortgage \$x: amount still owed (HB170x) were not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
- DE2 The variable money still owed on additional HMR loans (HB2100) was not fully imputed. [0.1% of applicable cases; 0.0% of all cases]
- DE3 The variables other property \$x: % of the property belonging to household (HB270x) were not fully imputed. [0.2% of applicable cases; 0.1% of all cases]
- DE4 The variables other property \$x: current value (HB280x) were not fully imputed. [0.2% of applicable cases; 0.1% of all cases]
- DE5 The variable additional properties current value (HB2900) was not fully imputed. [0.2% of applicable cases; 0.1% of all cases]
- DE6 The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
- DE7 The variable monthly amount of payment made on additional HMR loans (HB2200) was not fully imputed. [0.1% of applicable cases; 0.0% of all cases]
- DE8 The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully imputed. [1.3% of applicable cases; 1.1% of all cases]
- DE9 The respondent was able to choose whether to provide the income figure gross or net.
- DE10 The variable gross income from regular social transfers (HG0110) was not fully imputed. [0.1% of applicable cases; 0.0% of all cases]
- DE11 The variable gross income from occupational and private pension plans (PG0410) was not fully imputed. [0.7% of applicable cases; 0.1% of all cases]
- DE12 The variable was denied credit (HC1310x) was not fully collected. [0.1% of applicable cases; 0.0% of all cases]

Estonia

- EE1 The value of household's vehicles includes also leased vehicles; value of leased vehicles was not collected separately.
- EE2 The variable amount of outstanding credit line/overdraft balance (HC0220) is based on registers.
- EE3 The variable market value of bonds (HD1420) was not fully imputed. [100.0% of applicable cases; 0.1% of all cases]
- EE4 The variable value of additional assets in managed accounts (HD1620) has information both from national and foreign variables. The national variable is based on registers.
- EE5 The variable voluntary pension schemes - value of accounts (PF0920) is based on registers. The variables value of sight accounts (HD1110), value of saving accounts (HD1210), market value of bonds (HD1420), value of publicly traded shares (HD1510) have information both from national and foreign variables. The national variables are based on registers.
- EE6 The variables private loan \$x: outstanding amount (HC036x) were not collected. The information was provided with the other non-collateralised loans. [66.7% of applicable cases; 66.7% of all cases]
- EE7 The variable additional private loans - outstanding amount (HC0370) was not collected. The information was provided with the other non-collateralised loans.
- EE8 The variables received income from public transfers (HG0110) and gross income from unemployment benefits (PG0510) are based on registers. The variable gross income from public pensions (PG0310) has information both from national and foreign variables. The national variable is based on registers.
- EE9 The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [1.1% of applicable cases; 1.1% of all cases]
- EE10 The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

Spain

- ES1 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.
- ES2 The variable value of the other assets (HD1920) was not fully collected.
- ES3 Information on income received from public pensions includes also private pensions; information on private pensions was not collected separately.
- ES4 Food expenditure at home includes also food expenditure outside home; food expenditure outside home was not collected separately.
- ES5 The variable ability to get financial assistance from friends or relatives (HI0800) was not collected.
- ES6 The variable re-applying for credit (HC1320) was not collected.
- ES7 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.
- ES8 Information on the remaining value of pension funds currently received as payments is not collected.

Finland

- F11 Housing and real wealth variables mostly based on registers or register-based estimation.
- F12 The value of HMR was estimated using administrative data on dwellings and sales price data.
- F13 Except for deposits, financial wealth variables mostly based on registers.
- F14 Value of limited liability companies available only for companies who have paid out dividends. Business wealth is based on tax values.
- F15 Information on valuables was not collected.
- F16 Information on managed accounts was not collected.

FI7	Information on money owed to household was not collected.
FI8	Individual private voluntary pensions estimated from register data. Information on voluntary pension schemes does not include whole life insurance because information was not collected.
FI9	HMR mortgages and student loans based only on register data. Other liabilities are based on register data supplemented with survey responses (mostly consumption loans and credit card debt). Liabilities are collected by the purpose of the loan, not by collateral. Liabilities do not include households' share of housing company loans.
FI10	The variables other property \$x: % of the property belonging to household (HB270x) were not collected.
FI11	Consumption variables statistically matched from the Household Budget Survey (HBS).
FI12	The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [4.9% of applicable cases; 4.9% of all cases]
FI13	The variable last 12 month expenses were below/above income (HI0600) was not collected.

France

FR1	Information on HMR and other real estate mortgages covers loans that either have a mortgage on the property or are related to the property purchase and have a mortgage, a registration in lender's privilege, or a collateral provided by either "Crédit Logement", other guarantee company, a mutual insurance company, a private individual, a financial guaranty, or another type of guarantee.
FR2	The variables other property \$x: % of the property belonging to household (HB270x) were not fully imputed. [3.4% of applicable cases; 2.9% of all cases]
FR3	The variables other property \$x: current value (HB280x) were not fully imputed. [3.4% of applicable cases; 2.9% of all cases]
FR4	The variable additional properties current value (HB2900) was not fully imputed. [4.1% of applicable cases; 2.9% of all cases]
FR5	The variables other property mortgage \$x: amount still owed (HB370x) were not fully imputed. [0.2% of applicable cases; 0.1% of all cases]
FR6	The variable money still owed on additional other property loans (HB4100) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
FR7	The variable amount of outstanding credit cards balance (HC0320) was not fully imputed. [0.4% of applicable cases; 0.4% of all cases]
FR8	The variables private loan \$x: outstanding amount (HC036x) were not imputed. [100.0% of applicable cases; 100.0% of all cases]
FR9	The variable additional private loans - outstanding amount (HC0370) was not imputed. [100.0% of applicable cases; 100.0% of all cases]
FR10	The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
FR11	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.
FR12	The variable value of additional assets in managed accounts (HD1620) was not fully imputed. [76.9% of applicable cases; 73.0% of all cases]
FR13	The variable voluntary pension schemes - value of accounts (PF0920) was not fully imputed. [1.8% of applicable cases; 0.6% of all cases]
FR14	The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully imputed. [0.3% of applicable cases; 0.2% of all cases]
FR15	The variables other property mortgage \$x: monthly payment on loan (HB400x) were not fully imputed. [2.9% of applicable cases; 2.7% of all cases]
FR16	The variable monthly payment on additional other property loans (HB4200) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]
FR17	The variable monthly leasing payments (HC0110) was not fully imputed. [9.3% of applicable cases; 0.1% of all cases]
FR18	The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully imputed. [2.0% of applicable cases; 1.7% of all cases]
FR19	The variable monthly payment on additional non-collateralised loans (HC1200) was not fully imputed. [0.2% of applicable cases; 0.1% of all cases]
FR20	The first data transmission only includes a temporary declared total income. All the other income variables will be available end of 2016 (fiscal sources).
FR21	The variable gross income from private business other than self-employment (HG0510) was not collected.
FR22	The variable amount spent on food at home (HI0100) was not fully imputed. [7.3% of applicable cases; 7.3% of all cases]
FR23	The variable amount spent on food outside home (HI0200) was not fully imputed. [5.8% of applicable cases; 5.8% of all cases]
FR24	The variable amount spent on consumer goods and services (HI0220) was not fully imputed. [10.2% of applicable cases; 10.2% of all cases]
FR25	The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [4.0% of applicable cases; 4.0% of all cases]
FR26	The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [1.1% of applicable cases; 1.1% of all cases]
FR27	The variable has applied for loan/credit (HC1300) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]
FR28	The variable was denied credit (HC1310x) was not fully imputed. [53.0% of applicable cases; 15.7% of all cases]
FR29	The variable re-applying for credit (HC1320) was not fully imputed. [29.2% of applicable cases; 29.2% of all cases]
FR30	The variable not applying for credit due to perceived credit constraints (HC1400) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]

Greece

GR1	The value of the vehicles with business use is included in the value of the business and not in the value of household's vehicles.
GR2	The respondent was able to choose whether to provide the income figure gross or net and its frequency (monthly or annual). The net amounts were converted to gross by adding the estimated social contributions and the estimated applicable tax. The applicable tax rate on income is calculated on the basis of 2013 tax regulation.

Hungary

HU1	The variable % of ownership of household main residence (HB0500) was not fully imputed. [0.2% of applicable cases; 0.0% of all cases]
HU2	The variable other property \$x: % of the property belonging to household (HB270x) was not fully imputed. [30.0% of applicable cases; 25.8% of all cases]
HU3	The variables other property \$x: current value (HB280x) were not fully imputed. [30.0% of applicable cases; 25.8% of all cases]
HU4	The variable additional properties current value (HB2900) was not fully imputed. [0.1% of applicable cases; 0.0% of all cases]
HU5	The variables HMR mortgage \$x: amount still owed (HB170x) were not fully imputed. [31.0% of applicable cases; 27.5% of all cases]
HU6	The variables other property mortgage \$x: amount still owed (HB370x) were not fully imputed. [33.2% of applicable cases; 32.8% of all cases]
HU7	The variable money still owed on additional other property loans (HB4100) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
HU8	The variable value of other valuables (HB4710) was not fully imputed. [0.3% of applicable cases; 0.0% of all cases]
HU9	The variables business \$x: value of the business (HD080x) were not fully imputed. [31.9% of applicable cases; 29.8% of all cases]
HU10	The variable value of additional assets in managed accounts (HD1620) was not fully imputed. [0.7% of applicable cases; 0.7% of all cases]
HU11	The variables market value of mutual funds - portfolio items (HD1320x) were not fully imputed. [38.6% of applicable cases; 0.5% of all cases]
HU12	The variable private loan \$x: outstanding amount (HC036x) was not fully imputed. [32.3% of applicable cases; 30.6% of all cases]
HU13	The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not fully imputed. [32.3% of applicable cases; 30.3% of all cases]
HU14	The variable total amount owed for additional non-collateralised loans (HC1100) was not fully imputed. [0.6% of applicable cases; 0.5% of all cases]
HU15	The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully imputed. [31.0% of applicable cases; 27.5% of all cases]
HU16	The variables other property mortgage \$x: monthly payment on loan (HB400x) were not fully imputed. [33.2% of applicable cases; 32.8% of all cases]
HU17	The variable monthly payment on additional other property loans (HB4200) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

HU18	The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully imputed. [32.3% of applicable cases; 30.3% of all cases]
HU19	The variable monthly payment on additional non-collateralised loans (HC1200) was not fully imputed. [0.6% of applicable cases; 0.5% of all cases]
HU20	The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [2.8% of applicable cases; 2.8% of all cases]
HU21	The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [1.4% of applicable cases; 1.4% of all cases]
HU22	The variable was denied credit (HC1310x) was not fully imputed. [34.0% of applicable cases; 3.6% of all cases]
HU23	The variable re-applying for credit (HC1320) was not fully imputed. [9.1% of applicable cases; 9.1% of all cases]

Ireland

IE1	The variables HMR mortgage \$x: amount still owed (HB170x) were not fully collected. [0.2% of applicable cases; 0.1% of all cases]
IE2	The variables other property mortgage \$x: amount still owed (HB370x) were not fully imputed. [0.9% of applicable cases; 0.8% of all cases]
IE3	The variable money still owed on additional other property loans (HB4100) was not fully imputed. [0.7% of applicable cases; 0.7% of all cases]
IE4	The variables business \$x: value of the business (HD080x) were not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
IE5	The variable market value of mutual funds - portfolio items (HD1320x) was not fully imputed. [14.2% of applicable cases; 0.1% of all cases]
IE6	The variable private loan \$x: outstanding amount (HC036x) was not fully imputed. [0.2% of applicable cases; 0.2% of all cases]
IE7	The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not fully imputed. [0.5% of applicable cases; 0.4% of all cases]
IE8	The variable total amount owed for additional non-collateralised loans (HC1100) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
IE9	The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully collected. [0.2% of applicable cases; 0.1% of all cases]
IE10	The variables other property mortgage \$x: monthly payment on loan (HB400x) were not fully imputed. [0.9% of applicable cases; 0.8% of all cases]
IE11	The variable monthly payment on additional other property loans (HB4200) was not fully imputed. [0.7% of applicable cases; 0.7% of all cases]
IE12	The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully imputed. [0.5% of applicable cases; 0.4% of all cases]
IE13	The variable monthly payment on additional non-collateralised loans (HC1200) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
IE14	The variable gross income from occupational and private pension plans (PG0410) was not fully imputed. [1.7% of applicable cases; 0.2% of all cases]
IE15	The variable amount spent on consumer goods and services (HI0220) was not fully imputed. [26.3% of applicable cases; 26.3% of all cases]
IE16	The variable ability to get financial assistance from friends or relatives (HI0800) was not collected.
IE17	The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
IE18	The variable re-applying for credit (HC1320) was not fully imputed. [0.8% of applicable cases; 0.8% of all cases]

Italy

IT1	The variables private loan \$x: outstanding amount (HC036x) were collected together in variable HC0361.
IT2	The variable additional private loans - outstanding amount (HC0370) was not collected.
IT3	The variables market value of mutual funds - portfolio items - funds predominantly investing in real estate and hedge funds (HD1320d and HD1320e) were not fully collected. The information on these types of funds was provided in the other financial assets.
IT4	The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully collected. [1.4% of applicable cases; 1.3% of all cases]
IT5	The variable monthly payment on additional non-collateralised loans (HC1200) was not collected.
IT6	Income is always collected net of taxes and social contributions. Gross incomes are reconstructed using a methodology developed on the basis of information on personal income tax and social contributions at national level and on the basis of the demographic characteristics of the household members. This methodology is different from the one used in wave 1. The gross amounts should not be compared between the two waves, only net incomes are comparable.
IT7	The variable gross income from private business other than self-employment (HG0510) was not collected.
IT8	The variable was denied credit (HC1310x) was not fully collected. [50.0% of applicable cases; 3.5% of all cases]
IT9	The variable re-applying for credit (HC1320) was not collected.

Latvia

LV1	The variables HMR mortgage \$x: amount still owed (HB170x) were not collected. [30.9% of applicable cases; 27.5% of all cases]
LV2	The variables other property \$x: % of the property belonging to household (HB270x) were not collected. [25.3% of applicable cases; 18.8% of all cases]
LV3	The variables other property \$x: current value (HB280x) were not collected. [25.3% of applicable cases; 18.8% of all cases]
LV4	The variables other property mortgage \$x: amount still owed (HB370x) were not collected. [32.8% of applicable cases; 32.1% of all cases]
LV5	The variables private loan \$x: outstanding amount (HC036x) were not collected. [32.7% of applicable cases; 31.8% of all cases]
LV6	The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not collected. [31.0% of applicable cases; 28.2% of all cases]
LV7	The variables business \$x: value of the business (HD080x) were not collected. [31.7% of applicable cases; 29.2% of all cases]
LV8	The variable voluntary pension schemes - value of accounts (PF0920) was not fully collected. [70.2% of applicable cases; 22.8% of all cases]
LV9	If respondents were not able to provide gross amounts, net income was collected for employee, self-employment and pension income and gross amounts estimated.
LV10	The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not collected. [30.9% of applicable cases; 27.5% of all cases]
LV11	The variables other property mortgage \$x: monthly payment on loan (HB400x) were not collected. [32.8% of applicable cases; 32.1% of all cases]
LV12	The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not collected. [31.0% of applicable cases; 28.2% of all cases]
LV13	The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [1.7% of applicable cases; 1.7% of all cases]
LV14	The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [0.7% of applicable cases; 0.7% of all cases]

Malta

MT1	The variables HMR mortgage \$x: amount still owed (HB170x) were not fully collected. [31.7% of applicable cases; 29.3% of all cases]
MT2	The variables other property \$x: % of the property belonging to household (HB270x) were not fully collected. [28.3% of applicable cases; 23.7% of all cases]
MT3	The variables other property \$x: current value (HB280x) were not fully collected. [28.3% of applicable cases; 23.7% of all cases]
MT4	The variables other property mortgage \$x: amount still owed (HB370x) were not fully collected. [32.8% of applicable cases; 32.1% of all cases]
MT5	The variables private loan \$x: outstanding amount (HC036x) were not fully collected. [33.1% of applicable cases; 32.6% of all cases]
MT6	The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not fully collected. [32.0% of applicable cases; 30.0% of all cases]
MT7	The variables business \$x: value of the business (HD080x) were not fully collected. [31.8% of applicable cases; 29.2% of all cases]
MT8	The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully collected. [31.7% of applicable cases; 29.3% of all cases]
MT9	The variables other property mortgage \$x: monthly payment on loan (HB400x) were not fully collected. [32.8% of applicable cases; 32.1% of all cases]

MT10 The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully collected. [32.0% of applicable cases; 30.0% of all cases]

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 The variable % of ownership of household main residence (HB0500) was not collected.

NL3 The variables other property \$x: % of the property belonging to household (HB270x) were not collected. [31.9% of applicable cases; 30.1% of all cases]

NL4 The variables other property \$x: current value (HB280x) were not collected. [31.9% of applicable cases; 30.1% of all cases]

NL5 The variables other property mortgage \$x: amount still owed (HB370x) were not collected. [32.8% of applicable cases; 32.1% of all cases]

NL6 The variables private loan \$x: outstanding amount (HC036x) were not collected. [32.6% of applicable cases; 31.6% of all cases]

NL7 The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not fully imputed. [30.2% of applicable cases; 26.3% of all cases]

NL8 The variables business \$x: value of the business (HD080x) were not fully imputed. [33.2% of applicable cases; 32.7% of all cases]

NL9 The variable value of additional businesses (HD0900) was not fully imputed. [0.6% of applicable cases; 0.5% of all cases]

NL10 The variables other property mortgage \$x: monthly payment on loan (HB400x) were not collected. [32.8% of applicable cases; 32.1% of all cases]

NL11 The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully imputed. [30.2% of applicable cases; 26.3% of all cases]

NL12 The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [11.9% of applicable cases; 11.9% of all cases]

NL13 The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [5.5% of applicable cases; 5.5% of all cases]

NL14 The variable was denied credit (HC1310x) was not fully imputed. [30.8% of applicable cases; 2.7% of all cases]

Poland

PL1 Information on sight accounts includes also savings accounts; information on savings accounts was not collected separately. The variables "owns" and value of accounts were not fully imputed.

PL2 Information on non-collateralised loans includes private loans; information on private loans was not collected separately.

PL3 The variable % of ownership of household main residence (HB0500) was not fully imputed. [1.7% of applicable cases; 0.1% of all cases]

PL4 The variables HMR mortgage \$x: amount still owed (HB170x) were not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

PL5 The variable money still owed on additional HMR loans (HB2100) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

PL6 The variables other property \$x: % of the property belonging to household (HB270x) were not fully imputed. [0.3% of applicable cases; 0.2% of all cases]

PL7 The variables other property \$x: current value (HB280x) were not fully imputed. [0.2% of applicable cases; 0.1% of all cases]

PL8 The variable additional properties current value (HB2900) was not fully imputed. [0.2% of applicable cases; 0.1% of all cases]

PL9 The variable total value of the cars (HB4400) was not fully imputed. [0.3% of applicable cases; 0.2% of all cases]

PL10 The variable value of other valuables (HB4710) was not fully imputed. [1.6% of applicable cases; 0.4% of all cases]

PL11 The variable amount of outstanding credit line/overdraft balance (HC0220) was not fully imputed. [0.2% of applicable cases; 0.2% of all cases]

PL12 The variable amount of outstanding credit cards balance (HC0320) was not fully imputed. [0.6% of applicable cases; 0.5% of all cases]

PL13 The variables private loan \$x: outstanding amount (HC036x) were not collected.

PL14 The variable additional private loans - outstanding amount (HC0370) was not collected.

PL15 The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not fully imputed. [0.6% of applicable cases; 0.5% of all cases]

PL16 The variable total amount owed for additional non-collateralised loans (HC1100) was not fully imputed. [0.7% of applicable cases; 0.5% of all cases]

PL17 The variable value of sight accounts (HD1110) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

PL18 The variable value of saving accounts (HD1210) was not collected.

PL19 The variable market value of bonds (HD1420) was not fully imputed. [21.7% of applicable cases; 0.3% of all cases]

PL20 The variable value of publicly traded shares (HD1510) was not fully imputed. [5.0% of applicable cases; 0.2% of all cases]

PL21 The variable value of additional assets in managed accounts (HD1620) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

PL22 The variable amount owned to household (HD1710) was not fully imputed. [2.3% of applicable cases; 0.1% of all cases]

PL23 The variable value of the other assets (HD1920) was not fully imputed. [3.6% of applicable cases; 0.0% of all cases]

PL24 The variable voluntary pension schemes - value of accounts (PF0920) was not fully imputed. [1.5% of applicable cases; 0.6% of all cases]

PL25 The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

PL26 The variable monthly amount of payment made on additional HMR loans (HB2200) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

PL27 The variable monthly leasing payments (HC0110) was not fully imputed. [13.6% of applicable cases; 0.1% of all cases]

PL28 The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not fully imputed. [0.6% of applicable cases; 0.5% of all cases]

PL29 The variable monthly payment on additional non-collateralised loans (HC1200) was not fully imputed. [0.7% of applicable cases; 0.5% of all cases]

PL30 The amount spent on utilities includes also the amount spent on consumer goods and services; the amount spent on consumer goods and services was not collected separately.

PL31 The variable amount spent on consumer goods and services (HI0220) was not collected.

PL32 The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [8.3% of applicable cases; 8.3% of all cases]

PL33 The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [1.1% of applicable cases; 1.1% of all cases]

PL34 The variable has applied for loan/credit (HC1300) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]

PL35 The variable was denied credit (HC1310x) was not fully imputed. [51.5% of applicable cases; 5.9% of all cases]

PL36 The variable re-applying for credit (HC1320) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]

PL37 The variable not applying for credit due to perceived credit constraints (HC1400) was not fully imputed. [0.5% of applicable cases; 0.5% of all cases]

Portugal

PT1 If respondents were not able to provide gross income amounts, net income was collected. Gross income was estimated a posteriori using a specific microsimulation model to convert net income to gross.

PT2 The variable ability to get financial assistance from friends or relatives (HI0800) was not fully imputed. [1.0% of applicable cases; 1.0% of all cases]

PT3 The variable last 12 month expenses were below/above income (HI0600) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]

Slovenia

SI1	The variablesHMR mortgage \$x: amount still owed (HB170x) were not fully collected. [32.2% of applicable cases; 30.4% of all cases]
SI2	The variable money still owed on additional HMR loans (HB2100) was not fully imputed. [0.2% of applicable cases; 0.2% of all cases]
SI3	The variables other property \$x: % of the property belonging to household (HB270x) were not collected. [28.6% of applicable cases; 23.4% of all cases]
SI4	The variables other property \$x: current value (HB280x) were not collected. [28.6% of applicable cases; 23.4% of all cases]
SI5	The variables other property mortgage \$x: amount still owed (HB370x) were not fully imputed. [33.3% of applicable cases; 33.0% of all cases]
SI6	The variable money still owed on additional other property loans (HB4100) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]
SI7	The variables private loan \$x: outstanding amount (HC036x) were not collected. [33.1% of applicable cases; 32.6% of all cases]
SI8	The variable additional private loans - outstanding amount (HC0370) was not fully imputed. [0.2% of applicable cases; 0.2% of all cases]
SI9	The variables non-collateralised loan \$x: outstanding balance of loan (HC080x) were not collected. [29.6% of applicable cases; 25.4% of all cases]
SI10	The variable total amount owed for additional non-collateralised loans (HC1100) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]
SI11	The variables business \$x: value of the business (HD080x) were not collected. [31.5% of applicable cases; 28.6% of all cases]
SI12	The variable value of additional businesses (HD0900) was not fully imputed. [0.1% of applicable cases; 0.1% of all cases]
SI13	The variable value of non-self-employment not publicly traded businesses (HD1010) was not fully imputed. [0.2% of applicable cases; 0.2% of all cases]
SI14	The variables HMR mortgage \$x: monthly amount of payment made on loan (HB200x) were not fully collected. [32.2% of applicable cases; 30.4% of all cases]
SI15	The variable monthly amount of payment made on additional HMR loans (HB2200) was not fully imputed. [0.2% of applicable cases; 0.2% of all cases]
SI16	The variables other property mortgage \$x: monthly payment on loan (HB400x) were not fully imputed. [33.3% of applicable cases; 33.0% of all cases]
SI17	The variable monthly payment on additional other property loans (HB4200) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]
SI18	The variables non-collateralised loan \$x: monthly payment on loan (HC100x) were not collected. [29.6% of applicable cases; 25.4% of all cases]
SI19	The variable monthly payment on additional non-collateralised loans (HC1200) was not fully imputed. [0.3% of applicable cases; 0.3% of all cases]
SI20	The variable was denied credit (HC1310x) was not fully imputed. [0.1% of applicable cases; 0.0% of all cases]

Slovakia

SK1	The variable was denied credit (HC1310x) was not fully imputed. [13.1% of applicable cases; 1.9% of all cases]
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Back matter

This set of tables has been prepared by the Household Finance and Consumption Network. You can reach us at: hfps@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	ISCED	International Standard Classification of Education
CATI	Computer Assisted Telephone Interview		
CAWI	Computer Assisted Web Interview	ISCO	International Standard Classification of Occupations
ESA	European System of Accounts		
EU-SILC	European Union Statistics on Income and Living Conditions	MI	Multiple Imputation
		NACE	European Classification of Economic Activities
FKP	Financially knowledgeable person	NCB	National Central Bank
HFCN	Household Finance and Consumption Network	NSI	National Statistical Institute
HFCS	Household Finance and Consumption Survey	PSU	Primary Sampling Unit
HMR	Household Main Residence	RP	Reference Person
		UDB	User Database

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

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