EUROPEAN CENTRAL BANK

EUROSYSTEM
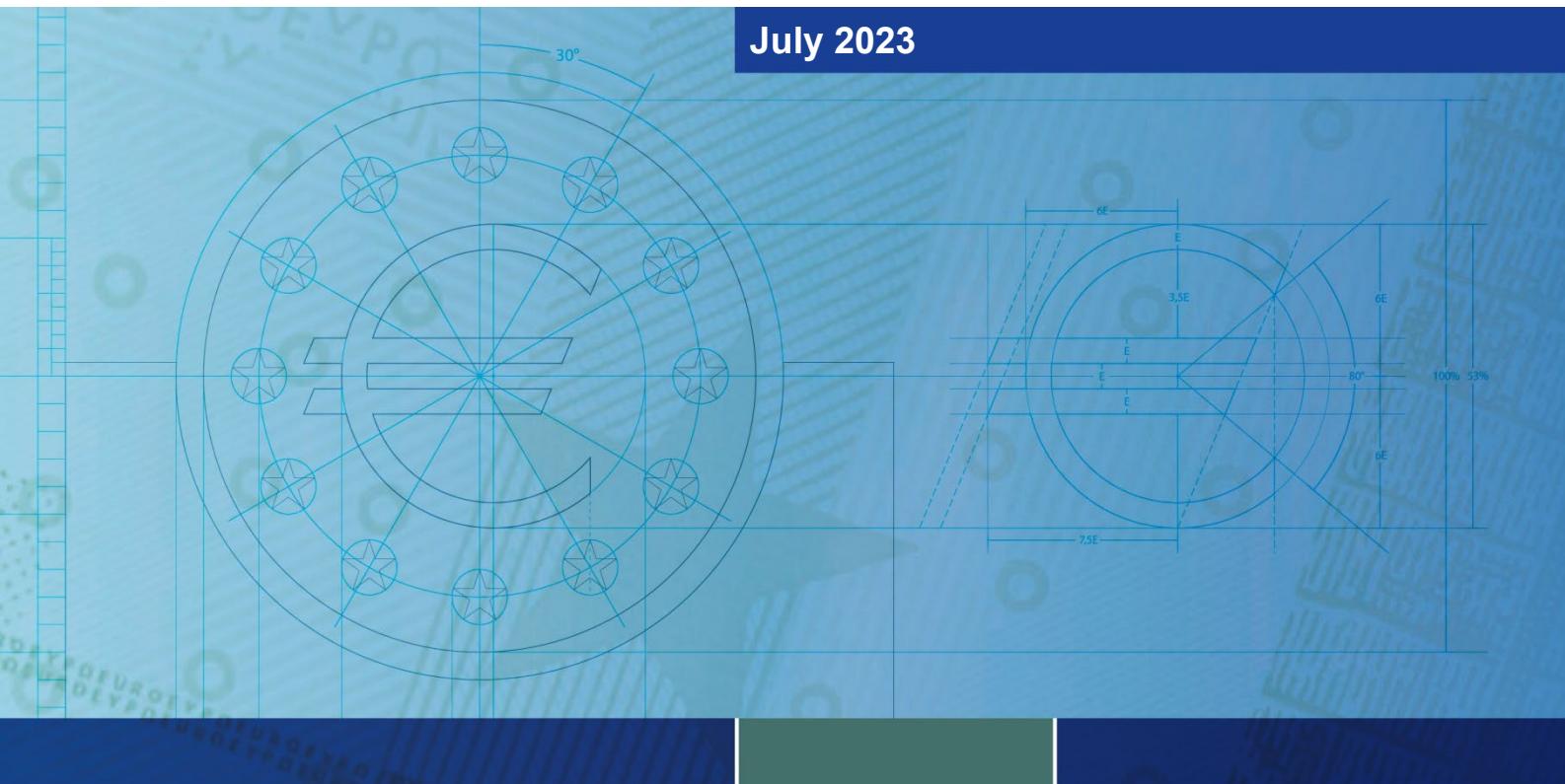
The Household Finance and Consumption Survey

Wave 2021

Statistical tables

Introduction

The Household Finance and Consumption Survey (HFCS), a joint project of central banks and national statistical institutes of the European Union, provides detailed household-level data on various aspects of household balance sheets and related economic and demographic variables, including income, pensions, employment, gifts and measures of consumption. This set of tables reports the main figures from the HFCS along several dimensions. A key distinguishing feature of the HFCS is that it provides country-representative data, which have been collected in a harmonised way in 22 European Union member states for a sample of around 83,200 households.

This set of tables has to be seen as a complement to the reports "The Household Finance and Consumption Survey – Results from the 2021 wave" and "The Household Finance and Consumption Survey – Methodological report from the 2021 wave", which provide key stylised facts and information about the main methodological features of the survey.

These statistical tables are based on HFCS data available as of July 2023 (version 4.0).

Finally, it should be emphasized that cross-country differences in survey results should be interpreted with caution. Despite the improvement in the HFCS data comparability made possible by a considerable effort in ex-ante harmonisation, remaining methodological differences may account for part of observed differences across countries. For example, the coverage of the top of the wealth distribution may be affected by differences in sample design and particularly in the oversampling of most affluent households. Moreover, differences between countries in statistics of interest must be assessed against relevant institutional and socio-demographic differences. The shape of the distribution of income or wealth among households crucially depends, for example, on the household structure, hence on the age composition of the population and on factors affecting household formation. Institutional and methodological issues affecting cross-country comparability of results are further discussed in Chapter 9.2 of the HFCS methodological report for the 2021 wave.

Table of Contents

A. Main tables
Table A1 Main aggregates - medians broken down by ownership of the household main residence
EUR thousands / % of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
All	**DA3001 Total assets**	158.5	301.9	104.5	122.1	78.6	266.5	90.5	165.6	177.3	70.6	177.0	239.4	33.4	56.7	851.9	58.9	311.9	232.2	141.0	124.6	124.7	111.9	156.5
		(2.3)	(8.6)	(2.1)	(4.8)	(2.7)	(5.3)	(2.8)	(4.4)	(6.0)	(3.8)	(6.1)	(13.5)	(2.7)	(3.3)	(32.8)	(1.0)	(0.5)	(4.6)	(8.2)	(2.4)	(3.6)	(4.1)	(2.8)
	DL1000 Total outstanding balance of household's liabilities	30.4	59.5	15.0	18.0	11.4	25.3	18.3	33.1	35.5	2.6	32.0	66.4	3.9	3.0	128.7	6.0	45.0	116.9	17.0	38.5	11.6	18.4	36.1
		(0.9)	(7.1)	(1.3)	(1.9)	(1.3)	(2.4)	(4.4)	(2.0)	(2.4)	(0.8)	(6.4)	(6.1)	(1.3)	(1.0)	(16.9)	(0.4)	(0.6)	(4.3)	(2.8)	(2.1)	(1.7)	(2.3)	(1.2)
	DL1000i Has debt	42.9	50.1	24.1	41.4	47.1	68.1	20.6	56.9	46.2	30.4	27.7	46.3	34.2	23.7	53.9	29.6	33.1	59.0	28.9	46.6	28.9	38.9	59.2
		(0.4)	(1.1)	(0.9)	(1.1)	(1.1)	(0.8)	(1.0)	(0.8)	(0.8)	(1.8)	(1.0)	(1.9)	(2.2)	(2.1)	(1.6)	(0.8)	(0.1)	(0.8)	(1.1)	(0.8)	(1.0)	(1.4)	(0.6)
	DN3001 Net wealth	123.5	242.4	97.3	106.7	66.2	193.7	84.6	127.7	125.7	64.9	159.0	200.4	31.3	53.7	717.7	55.6	273.6	105.6	127.8	99.6	118.8	97.0	104.0
		(1.7)	(8.6)	(2.4)	(5.5)	(2.4)	(6.1)	(2.2)	(3.9)	(5.5)	(4.5)	(5.3)	(10.9)	(2.2)	(2.7)	(30.7)	(1.4)	(0.2)	(5.4)	(7.8)	(2.6)	(3.9)	(3.1)	(2.5)
Owners	**DH Households**	61.7	72.4	75.7	44.5	78.9	69.6	72.0	73.9	57.5	79.2	77.5	71.1	77.8	94.0	65.6	85.8	79.0	56.9	47.6	70.0	77.4	89.7	65.3
		(0.3)	(1.1)	(0.4)	(0.1)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(1.5)	(1.0)	(1.8)	(2.1)	(0.9)	(1.4)	(0.6)	(0.1)	(0.2)	(0.1)	(0.1)	(1.0)	(0.9)	(0.5)
	DA3001 Total assets	285.8	389.5	136.2	419.5	101.1	376.8	123.4	221.5	327.3	92.0	231.0	315.4	47.4	61.4	1204.2	69.0	380.1	389.7	363.0	174.5	161.9	121.9	253.1
		(2.9)	(9.9)	(2.7)	(13.2)	(2.3)	(8.0)	(4.0)	(5.2)	(5.4)	(3.4)	(7.7)	(12.0)	(2.8)	(3.1)	(40.9)	(1.8)	(0.2)	(8.1)	(10.3)	(4.3)	(3.5)	(3.5)	(3.1)
	DL1000 Total outstanding balance of household's liabilities	65.0	86.3	20.0	69.0	16.7	78.6	27.8	50.0	75.0	4.3	49.8	77.7	6.9	3.8	220.2	7.2	57.0	148.8	39.8	50.0	17.0	20.8	73.5
		(1.9)	(6.5)	(2.3)	(5.2)	(0.9)	(3.8)	(4.5)	(2.8)	(2.9)	(1.1)	(6.1)	(5.7)	(1.1)	(1.0)	(26.6)	(0.5)	(0.7)	(3.2)	(4.4)	(1.2)	(2.1)	(2.4)	(1.8)
	DL1000i Has debt	48.8	57.5	24.8	47.1	50.4	71.2	24.0	59.2	56.9	28.1	30.6	53.5	33.8	24.1	59.6	30.8	39.1	82.4	35.6	55.6	30.5	39.6	62.9
		(0.5)	(1.2)	(1.0)	(1.6)	(1.2)	(0.7)	(1.3)	(0.9)	(0.9)	(2.0)	(1.1)	(2.2)	(2.1)	(2.1)	(1.9)	(0.8)	(0.1)	(0.9)	(1.6)	(0.9)	(1.2)	(1.5)	(0.6)
	DN3001 Net wealth	239.9	334.6	128.5	362.5	84.4	303.5	115.3	177.8	273.4	87.3	208.0	273.6	44.7	58.2	1039.4	64.5	351.8	251.7	333.7	140.4	154.6	106.9	195.6
		(3.4)	(7.9)	(3.0)	(11.4)	(2.9)	(7.5)	(4.0)	(5.2)	(5.9)	(4.3)	(5.9)	(16.3)	(2.8)	(3.3)	(41.1)	(1.5)	(1.9)	(8.0)	(12.2)	(3.7)	(3.9)	(3.9)	(2.9)
Non-owners	**DH Households**	38.3	27.6	24.3	55.5	21.1	30.4	28.0	26.1	42.5	20.8	22.5	28.9	22.2	6.0	34.4	14.2	21.0	43.1	52.4	30.0	22.6	10.3	34.8
		(0.3)	(1.1)	(0.4)	(0.1)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(1.5)	(1.0)	(1.8)	(2.1)	(0.9)	(1.4)	(0.6)	(0.1)	(0.2)	(0.1)	(0.1)	(1.0)	(0.9)	(0.5)
	DA3001 Total assets	14.8	10.0	4.9	19.9	6.1	9.8	6.7	12.3	15.0	1.3	9.1	7.8	2.2	3.2	73.5	3.9	11.8	13.3	19.4	9.3	5.5	7.0	6.2
		(0.6)	(1.8)	(0.6)	(1.3)	(1.0)	(0.7)	(0.5)	(1.7)	(0.7)	(0.6)	(1.0)	(2.1)	(0.7)	(1.5)	(10.9)	(0.4)	(0.1)	(1.1)	(1.2)	(0.9)	(1.1)	(1.8)	(0.5)
	DL1000 Total outstanding balance of household's liabilities	5.3	3.7	7.8	5.9	2.0	4.6	2.2	6.8	4.4	0.7	4.5	8.8	1.3	N	20.1	1.5	N	12.3	2.8	6.4	4.0	1.2	8.5
		(0.4)	(0.9)	(1.1)	(0.7)	(0.7)	(0.5)	(0.4)	(0.9)	(0.4)	(0.3)	(0.6)	(11.3)	(0.2)		(4.3)	(0.3)		(1.9)	(0.5)	(1.0)	(0.6)	(0.9)	(0.3)
	DL1000i Has debt	33.5	30.6	22.0	36.9	34.6	60.9	11.8	50.4	31.7	38.9	17.8	28.7	35.8	17.5	43.0	22.6	10.4	28.2	22.7	25.6	23.5	32.4	52.4
		(0.8)	(2.3)	(1.9)	(1.6)	(2.8)	(2.3)	(1.1)	(1.9)	(1.3)	(4.2)	(1.8)	(3.5)	(5.8)	(5.9)	(2.9)	(1.8)	(0.1)	(1.5)	(1.5)	(1.8)	(2.2)	(5.0)	(1.3)
	DN3001 Net wealth	12.0	8.3	4.5	16.2	4.7	5.5	6.5	7.9	12.7	0.6	8.2	6.6	1.2	3.2	61.4	3.5	10.0	10.0	17.8	7.5	4.5	5.5	2.7
		(0.4)	(1.3)	(0.5)	(1.4)	(0.8)	(0.9)	(0.5)	(1.4)	(0.8)	(0.4)	(0.8)	(1.3)	(0.8)	(1.5)	(9.9)	(0.4)	(0.1)	(1.1)	(1.5)	(1.3)	(0.7)	(1.7)	(0.3)

Source: Household Finance and Consumption Survey - wave 2021.
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, AT2, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV2, LV3, NL1 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
All	DA3001 Total assets	325.7	455.9	146.8	345.6	173.0	437.8	139.5	313.2	315.8	119.9	371.4	391.9	78.3	95.8	1430.6	109.1	436.3	305.5	308.9	220.7	200.5	139.3	261.5
		(4.4)	(18.5)	(4.4)	(12.2)	(18.0)	(14.5)	(8.1)	(11.2)	(7.1)	(9.0)	(12.0)	(20.3)	(6.0)	(7.9)	(66.8)	(3.1)	(0.7)	(7.5)	(15.9)	(7.9)	(8.1)	(6.2)	(2.7)
	DL1000 Total outstanding balance of household's liabilities	78.3	94.5	32.6	72.4	32.4	98.8	33.2	60.5	83.9	11.4	77.1	100.3	15.5	21.1	298.6	13.1	70.6	145.5	54.9	53.7	30.2	33.9	78.5
		(1.5)	(4.3)	(2.8)	(4.5)	(1.6)	(4.2)	(2.0)	(1.8)	(2.2)	(1.6)	(4.6)	(6.5)	(1.6)	(2.1)	(25.8)	(0.6)	(0.2)	(3.6)	(5.1)	(0.9)	(2.0)	(2.3)	(1.2)
	DL1000i Has debt	42.9	50.1	24.1	41.4	47.1	68.1	20.6	56.9	46.2	30.4	27.7	46.3	34.2	23.7	53.9	29.6	33.1	59.0	28.9	46.6	28.9	38.9	59.2
		(0.4)	(1.1)	(0.9)	(1.1)	(1.1)	(0.8)	(1.0)	(0.8)	(0.8)	(1.8)	(1.0)	(1.9)	(2.2)	(2.1)	(1.6)	(0.8)	(0.1)	(0.8)	(1.1)	(0.8)	(1.0)	(1.4)	(0.6)
	DN3001 Net wealth	292.1	408.0	138.9	315.6	157.7	370.5	132.7	278.7	277.1	116.5	350.0	345.4	73.0	90.8	1269.7	105.2	413.0	219.6	293.0	195.6	191.7	126.2	215.0
		(4.3)	(18.0)	(4.4)	(12.1)	(17.7)	(14.3)	(8.2)	(11.0)	(6.8)	(9.0)	(11.9)	(19.2)	(5.9)	(7.7)	(62.8)	(3.1)	(0.7)	(7.4)	(15.8)	(7.9)	(7.9)	(6.1)	(2.7)
Owners	DH Households	61.7	72.4	75.7	44.5	78.9	69.6	72.0	73.9	57.5	79.2	77.5	71.1	77.8	94.0	65.6	85.8	79.0	56.9	47.6	70.0	77.4	89.7	65.3
		(0.3)	(1.1)	(0.4)	(0.1)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(1.5)	(1.0)	(1.8)	(2.1)	(0.9)	(1.4)	(0.6)	(0.1)	(0.2)	(0.1)	(0.1)	(1.0)	(0.9)	(0.5)
	DA3001 Total assets	483.4	600.0	184.8	671.2	209.5	611.0	181.1	392.9	505.6	149.0	458.1	513.0	97.3	101.4	1920.4	122.1	539.6	503.0	577.5	287.7	249.6	153.2	384.0
		(6.5)	(23.7)	(5.7)	(25.2)	(22.7)	(20.4)	(10.9)	(14.4)	(10.0)	(10.8)	(14.6)	(25.8)	(7.7)	(8.4)	(104.2)	(3.6)	(0.9)	(12.8)	(32.7)	(10.7)	(9.9)	(6.6)	(4.5)
	DL1000 Total outstanding balance of household's liabilities	102.1	110.7	36.8	122.5	37.3	129.8	36.5	70.3	109.0	14.1	86.0	110.3	19.1	22.1	368.7	13.8	74.7	176.2	84.3	61.0	34.1	36.5	104.8
		(1.9)	(4.8)	(3.4)	(8.4)	(1.8)	(5.6)	(2.2)	(2.0)	(2.6)	(2.1)	(5.2)	(7.4)	(1.6)	(2.2)	(34.7)	(0.7)	(0.2)	(4.1)	(7.6)	(1.0)	(2.4)	(2.3)	(1.8)
	DL1000i Has debt	48.8	57.5	24.8	47.1	50.4	71.2	24.0	59.2	56.9	28.1	30.6	53.5	33.8	24.1	59.6	30.8	39.1	82.4	35.6	55.6	30.5	39.6	62.9
		(0.5)	(1.2)	(1.0)	(1.6)	(1.2)	(0.7)	(1.3)	(0.9)	(0.9)	(2.0)	(1.1)	(2.2)	(2.1)	(2.1)	(1.9)	(0.8)	(0.1)	(0.9)	(1.6)	(0.9)	(1.2)	(1.5)	(0.6)
	DN3001 Net wealth	433.6	535.7	175.7	613.5	190.7	518.5	172.3	351.2	443.6	145.0	431.7	454.0	90.8	96.1	1700.7	117.8	510.4	357.9	547.4	253.8	239.2	138.7	318.1
		(6.4)	(23.4)	(5.7)	(25.0)	(22.3)	(20.1)	(10.9)	(14.2)	(9.8)	(10.8)	(14.4)	(24.6)	(7.7)	(8.3)	(100.0)	(3.6)	(0.9)	(12.8)	(32.5)	(10.7)	(9.7)	(6.6)	(4.4)
Non-owners	DH Households	38.3	27.6	24.3	55.5	21.1	30.4	28.0	26.1	42.5	20.8	22.5	28.9	22.2	6.0	34.4	14.2	21.0	43.1	52.4	30.0	22.6	10.3	34.8
		(0.3)	(1.1)	(0.4)	(0.1)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(1.5)	(1.0)	(1.8)	(2.1)	(0.9)	(1.4)	(0.6)	(0.1)	(0.2)	(0.1)	(0.1)	(1.0)	(0.9)	(0.5)
	DA3001 Total assets	71.8	77.9	28.0	84.6	36.8	41.7	32.8	87.2	59.2	9.1	72.9	93.9	11.7	8.9	497.2	30.5	47.8	44.8	64.9	64.3	32.3	18.3	31.4
		(3.7)	(16.3)	(5.3)	(8.3)	(9.5)	(4.4)	(3.8)	(11.9)	(3.6)	(2.4)	(8.6)	(15.7)	(2.1)	(2.2)	(70.8)	(3.8)	(0.4)	(4.6)	(8.8)	(10.5)	(6.0)	(3.6)	(2.1)
	DL1000 Total outstanding balance of household's liabilities	22.4	14.8	17.9	21.2	5.8	15.9	15.7	28.0	23.2	3.8	24.0	54.6	3.9	N	113.5	6.7	N	27.3	12.9	16.8	12.9	6.1	19.3
		(1.5)	(3.0)	(3.0)	(2.9)	(1.1)	(2.0)	(2.5)	(3.9)	(2.9)	(0.8)	(3.9)	(11.7)	(1.4)		(17.9)	(1.2)		(3.6)	(2.7)	(2.5)	(2.7)	(2.5)	(1.3)
	DL1000i Has debt	33.5	30.6	22.0	36.9	34.6	60.9	11.8	50.4	31.7	38.9	17.8	28.7	35.8	17.5	43.0	22.6	10.4	28.2	22.7	25.6	23.5	32.4	52.4
		(0.8)	(2.3)	(1.9)	(1.6)	(2.8)	(2.3)	(1.1)	(1.9)	(1.3)	(4.2)	(1.8)	(3.5)	(5.8)	(5.9)	(2.9)	(1.8)	(0.1)	(1.5)	(1.5)	(1.8)	(2.2)	(5.0)	(1.3)
	DN3001 Net wealth	64.3	73.2	24.1	76.7	34.8	32.1	31.0	73.0	51.8	7.6	68.7	78.3	10.4	8.8	448.4	28.9	46.5	37.1	62.0	60.0	29.2	16.3	21.3
		(3.5)	(16.1)	(5.3)	(8.0)	(9.5)	(4.3)	(3.7)	(10.8)	(3.2)	(2.3)	(8.4)	(15.4)	(1.9)	(2.2)	(69.0)	(3.7)	(0.4)	(4.4)	(8.9)	(10.5)	(6.0)	(3.4)	(2.0)

Source: Household Finance and Consumption Survey - wave 2021.
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, AT2, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV2, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures

Table A3 Net wealth medians - breakdowns
EUR thousands

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	123.5	242.4	97.3	106.7	66.2	193.7	84.6	127.7	125.7	64.9	159.0	200.4	31.3	53.7	717.7	55.6	273.6	105.6	127.8	99.6	118.8	97.0	104.0
		(1.7)	(8.6)	(2.4)	(5.5)	(2.4)	(6.1)	(2.2)	(3.9)	(5.5)	(4.5)	(5.3)	(10.9)	(2.2)	(2.7)	(30.7)	(1.4)	(0.2)	(5.4)	(7.8)	(2.6)	(3.9)	(3.1)	(2.5)
Income	Bottom 20%	29.8	71.6	49.7	10.6	24.5	112.3	47.9	45.4	11.6	45.0	58.0	56.4	14.0	31.9	109.4	30.7	159.0	11.9	10.3	44.0	58.4	62.4	8.7
		(2.8)	(29.1)	(3.5)	(2.3)	(3.2)	(10.3)	(4.2)	(5.5)	(1.5)	(4.8)	(5.1)	(26.6)	(4.1)	(3.4)	(53.3)	(1.8)	(2.5)	(3.1)	(2.0)	(8.2)	(7.7)	(4.4)	(2.1)
	20-40%	73.0	168.6	75.9	31.1	52.5	144.5	66.9	86.1	45.0	51.4	108.5	131.7	23.0	45.0	492.7	42.2	253.5	32.4	30.5	66.6	101.4	86.0	50.3
		(4.7)	(31.5)	(3.3)	(8.3)	(6.1)	(15.7)	(5.3)	(6.7)	(6.6)	(6.6)	(6.4)	(26.6)	(4.3)	(8.6)	(103.6)	(2.1)	(0.4)	(5.3)	(6.2)	(7.5)	(9.9)	(4.9)	(6.4)
	40-60%	111.0	209.1	85.2	71.3	57.2	137.5	80.2	119.0	135.2	60.2	144.6	212.8	29.3	53.5	710.2	48.6	265.1	94.7	142.9	89.3	113.6	88.5	106.0
		(4.7)	(27.2)	(4.8)	(12.5)	(6.0)	(17.1)	(5.0)	(9.7)	(11.7)	(8.9)	(9.6)	(22.0)	(4.4)	(4.8)	(62.8)	(2.7)	(2.7)	(9.3)	(19.4)	(8.3)	(9.2)	(7.0)	(5.7)
	60-80%	189.0	261.6	114.8	189.5	81.7	205.7	98.5	176.6	196.7	71.2	205.5	278.9	38.5	68.0	890.3	73.0	303.5	169.3	199.1	115.9	134.0	113.2	149.3
		(5.9)	(16.6)	(4.4)	(31.6)	(6.4)	(16.8)	(4.8)	(7.8)	(10.9)	(11.7)	(11.3)	(40.2)	(6.9)	(8.6)	(66.1)	(4.1)	(1.9)	(16.9)	(9.7)	(8.3)	(8.3)	(8.7)	(6.5)
	80-90%	285.9	386.2	154.8	307.2	101.3	360.1	119.4	234.1	329.0	97.2	327.2	354.4	64.4	79.7	1284.9	102.4	396.0	230.8	217.2	185.9	173.4	134.8	205.5
		(9.1)	(30.5)	(7.1)	(30.3)	(6.4)	(27.2)	(10.5)	(18.4)	(17.3)	(9.1)	(18.5)	(54.7)	(6.0)	(9.9)	(119.7)	(8.5)	(0.8)	(25.7)	(12.7)	(12.3)	(16.7)	(8.9)	(7.1)
	90-100%	517.6	614.4	207.7	530.5	180.2	490.6	229.5	461.7	630.7	150.5	746.5	564.6	121.6	97.6	2188.9	187.4	579.0	300.3	461.0	332.1	254.4	171.6	422.2
		(17.9)	(48.0)	(12.9)	(41.0)	(24.5)	(50.7)	(30.3)	(35.6)	(25.4)	(25.4)	(50.5)	(75.4)	(15.1)	(13.2)	(287.9)	(13.3)	(1.0)	(28.0)	(54.7)	(20.7)	(24.4)	(19.7)	(12.9)
Net wealth	Bottom 20%	2.0	2.8	2.4	0.9	2.6	0.7	3.2	0.8	3.1	0.4	5.9	2.4	0.5	9.8	14.9	5.2	8.3	0.4	2.4	1.4	3.1	16.7	-0.4
		(0.1)	(0.8)	(0.4)	(0.3)	(0.9)	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)	(1.1)	(0.9)	(0.6)	(2.6)	(4.5)	(0.5)	(0.2)	(0.2)	(0.4)	(0.3)	(0.6)	(2.0)	(0.4)
	20-40%	35.0	99.8	47.8	18.9	27.2	60.0	41.9	55.1	27.2	31.7	83.3	93.5	16.3	31.2	254.3	28.9	171.5	19.9	23.6	43.5	58.3	63.1	20.3
		(1.3)	(7.3)	(1.9)	(1.3)	(1.6)	(4.8)	(1.8)	(3.1)	(2.0)	(1.8)	(3.9)	(12.3)	(2.2)	(2.0)	(30.7)	(1.3)	(0.7)	(1.7)	(1.8)	(2.6)	(3.6)	(2.9)	(1.6)
	40-60%	123.5	242.7	97.4	107.0	66.4	193.8	84.6	127.7	125.7	65.2	159.2	200.8	31.5	53.8	718.3	55.6	273.8	105.7	127.9	99.8	118.9	97.1	104.1
		(1.7)	(8.7)	(2.4)	(5.3)	(2.4)	(6.1)	(2.2)	(3.9)	(5.5)	(4.5)	(5.2)	(11.1)	(2.3)	(2.8)	(30.6)	(1.4)	(0.3)	(5.3)	(7.7)	(2.6)	(3.9)	(3.1)	(2.5)
	60-80%	265.5	405.4	157.9	298.1	118.5	360.4	144.4	237.2	277.9	106.3	277.0	345.5	60.3	83.4	1229.5	99.1	420.0	250.8	282.0	177.0	193.0	142.0	216.1
		(2.9)	(13.6)	(3.1)	(9.7)	(3.3)	(8.8)	(5.2)	(6.3)	(7.1)	(6.1)	(7.8)	(17.3)	(3.7)	(3.4)	(39.7)	(2.2)	(0.8)	(7.6)	(9.0)	(5.6)	(5.2)	(5.1)	(3.3)
	80-90%	480.9	668.4	235.2	536.4	204.9	624.4	226.9	436.8	489.1	182.5	507.3	579.5	109.8	121.1	2100.0	176.7	669.5	418.6	518.6	302.4	300.8	203.3	386.3
		(5.5)	(24.4)	(6.5)	(19.7)	(8.5)	(17.3)	(10.9)	(13.0)	(11.3)	(15.5)	(17.3)	(40.6)	(8.2)	(6.6)	(109.1)	(4.6)	(0.6)	(11.7)	(21.1)	(9.0)	(12.4)	(9.9)	(5.2)
	90-100%	1011.0	1277.4	406.8	1108.2	458.4	1220.2	414.2	892.6	967.0	353.8	1185.8	1196.8	231.2	230.0	4151.8	325.7	1173.8	783.9	1048.8	646.8	550.5	324.3	766.2
		(19.7)	(76.3)	(21.8)	(47.0)	(36.8)	(48.6)	(29.9)	(42.1)	(26.3)	(39.0)	(57.0)	(118.9)	(35.4)	(29.8)	(367.7)	(12.5)	(4.2)	(24.3)	(67.5)	(29.2)	(34.6)	(24.4)	(19.5)
Household size	1	64.0	153.7	59.1	40.9	33.8	156.3	50.3	93.0	59.5	43.0	108.0	129.5	19.9	40.5	492.4	42.2	202.8	32.0	26.7	73.5	67.7	69.5	48.9
		(3.1)	(17.2)	(3.2)	(6.4)	(3.1)	(9.2)	(3.8)	(6.9)	(6.0)	(3.9)	(8.5)	(26.5)	(3.2)	(3.5)	(70.7)	(1.8)	(0.1)	(3.3)	(3.1)	(6.2)	(6.2)	(4.1)	(5.1)
	2	167.1	326.4	102.9	169.7	78.7	238.3	88.5	170.2	203.4	81.3	167.6	161.0	42.8	73.2	768.1	59.8	278.5	169.1	179.0	96.7	142.4	105.8	175.4
		(3.8)	(12.4)	(3.8)	(13.9)	(4.3)	(11.3)	(4.3)	(6.7)	(8.9)	(5.9)	(9.6)	(21.1)	(5.0)	(5.7)	(61.4)	(1.8)	(0.3)	(10.9)	(12.3)	(4.9)	(6.6)	(4.7)	(4.6)
	3	153.5	223.7	109.2	165.4	99.2	157.3	106.1	128.2	136.3	74.2	192.0	187.3	31.3	59.3	821.2	72.0	316.0	175.7	213.3	106.1	145.0	106.9	137.8
		(6.1)	(24.8)	(6.1)	(36.5)	(5.6)	(16.3)	(6.3)	(8.0)	(9.7)	(13.7)	(11.9)	(28.8)	(8.3)	(6.7)	(85.9)	(6.3)	(0.5)	(22.1)	(12.7)	(8.7)	(10.9)	(8.5)	(11.0)
	4	178.0	320.9	132.0	204.0	98.7	210.4	100.1	138.3	192.4	69.9	224.9	299.3	62.3	54.6	968.0	77.5	378.2	188.2	216.9	121.7	148.5	109.4	180.5
		(7.9)	(21.8)	(7.4)	(42.1)	(11.9)	(16.0)	(6.7)	(9.6)	(13.5)	(13.9)	(22.0)	(25.8)	(13.7)	(9.4)	(93.6)	(6.0)	(3.2)	(16.9)	(17.2)	(10.8)	(10.8)	(9.8)	(7.6)
	5+	125.9	225.0	162.1	111.8	126.1	235.2	80.6	109.1	84.3	87.2	175.1	330.6	59.6	74.8	840.4	52.8	345.2	188.7	199.6	179.6	154.0	85.0	122.2
		(8.3)	(34.7)	(14.1)	(38.2)	(13.7)	(20.7)	(7.0)	(19.4)	(14.7)	(18.0)	(35.1)	(52.9)	(24.5)	(26.0)	(165.7)	(7.1)	(2.3)	(27.1)	(20.3)	(20.1)	(12.5)	(8.3)	(15.1)
Housing status	Owners - outright	266.6	400.5	132.8	396.4	81.6	365.1	119.8	223.5	334.8	89.7	214.0	300.7	43.3	57.6	1242.3	65.8	378.2	442.3	352.3	154.4	155.7	114.0	241.1
		(3.6)	(17.4)	(3.0)	(19.3)	(3.0)	(14.0)	(3.8)	(7.2)	(7.7)	(4.2)	(7.5)	(14.6)	(3.2)	(3.8)	(45.8)	(1.9)	(0.3)	(25.9)	(14.7)	(4.7)	(3.8)	(4.0)	(4.5)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	193.2	247.9	102.7	326.3	97.1	232.6	88.7	129.4	188.5	64.8	172.4	232.8	48.6	60.7	779.4	58.1	242.3	220.8	294.1	123.2	142.7	89.4	143.1
		(4.1)	(15.4)	(6.4)	(17.9)	(6.2)	(6.7)	(7.8)	(6.8)	(6.1)	(15.9)	(9.4)	(27.7)	(10.4)	(12.2)	(45.2)	(3.1)	(0.7)	(7.1)	(20.9)	(5.4)	(11.9)	(7.2)	(3.5)
	Renters / other	12.0	8.3	4.5	16.2	4.7	5.5	6.5	7.9	12.7	0.6	8.2	6.6	1.2	3.2	61.4	3.5	10.0	10.0	17.8	7.5	4.5	5.5	2.7
		(0.4)	(1.3)	(0.5)	(1.4)	(0.8)	(0.9)	(0.5)	(1.4)	(0.8)	(0.4)	(0.8)	(1.3)	(0.8)	(1.5)	(9.9)	(0.4)	(0.1)	(1.1)	(1.5)	(1.3)	(0.7)	(1.7)	(0.3)
Age of RP	**16-34**	21.7	69.1	43.9	16.3	28.6	23.8	8.4	37.5	22.4	20.4	95.6	161.8	21.7	43.4	167.9	25.7	209.6	28.4	12.8	46.1	12.3	71.5	6.2
		(1.6)	(13.4)	(6.6)	(2.7)	(4.2)	(4.3)	(1.7)	(7.6)	(2.7)	(13.6)	(24.9)	(48.1)	(3.4)	(10.6)	(48.6)	(3.2)	(3.7)	(4.5)	(2.8)	(15.9)	(4.7)	(6.6)	(1.2)
	35-44	88.4	173.8	102.7	65.7	80.2	93.3	68.1	82.7	84.0	40.6	112.6	187.8	28.5	80.2	424.9	58.5	259.0	94.8	61.7	86.7	108.9	83.8	88.9
		(4.1)	(21.9)	(7.4)	(13.1)	(7.4)	(8.0)	(8.3)	(6.7)	(8.2)	(10.0)	(12.6)	(24.5)	(9.6)	(6.2)	(60.7)	(3.6)	(0.5)	(16.8)	(16.1)	(8.6)	(10.9)	(5.1)	(6.5)
	45-54	146.8	233.6	102.4	155.2	88.9	230.0	86.5	116.7	143.0	67.2	180.0	274.8	39.8	60.7	801.6	72.2	343.5	150.1	188.0	122.7	142.8	105.9	157.4
		(6.0)	(14.9)	(4.6)	(17.6)	(8.4)	(8.7)	(6.2)	(8.9)	(10.3)	(10.3)	(16.2)	(34.8)	(6.8)	(9.6)	(73.3)	(4.4)	(0.5)	(17.3)	(18.4)	(6.9)	(11.1)	(7.7)	(7.9)
	55-64	195.2	359.5	124.2	230.3	76.7	336.8	108.0	180.5	191.2	95.4	212.0	275.2	39.0	57.7	1051.0	65.2	352.0	204.3	202.8	130.3	133.3	128.7	163.2
		(7.4)	(21.2)	(5.9)	(21.8)	(5.6)	(13.7)	(8.3)	(9.4)	(14.4)	(7.6)	(14.9)	(38.4)	(6.4)	(6.0)	(89.3)	(3.9)	(2.4)	(17.6)	(17.5)	(6.8)	(7.1)	(7.0)	(9.5)
	65-74	185.3	307.7	102.9	232.1	73.5	296.7	104.3	200.8	232.8	75.9	168.0	196.8	36.3	51.4	1219.5	54.4	310.0	134.4	188.5	99.2	138.2	100.8	176.1
		(5.7)	(23.9)	(4.7)	(36.5)	(5.9)	(23.6)	(6.3)	(13.1)	(12.7)	(8.0)	(12.6)	(29.1)	(5.7)	(4.0)	(150.6)	(2.9)	(0.5)	(20.5)	(11.4)	(7.8)	(10.1)	(6.1)	(5.5)
	75+	144.4	337.4	78.0	129.9	47.8	263.3	85.9	163.7	201.3	60.7	125.4	115.3	17.7	43.0	1324.3	46.1	214.5	131.8	92.3	75.1	97.0	82.5	163.5
		(6.0)	(26.7)	(4.2)	(20.5)	(7.9)	(16.3)	(6.1)	(15.4)	(10.7)	(6.1)	(8.3)	(29.1)	(7.2)	(6.1)	(162.5)	(2.5)	(1.5)	(21.6)	(24.0)	(7.0)	(9.2)	(6.3)	(8.7)

Source: Household Finance and Consumption Survey - wave 2021.
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, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV1, LV2, LV3, NL1 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	292.1	408.0	138.9	315.6	157.7	370.5	132.7	278.7	277.1	116.5	350.0	345.4	73.0	90.8	1269.7	105.2	413.0	219.6	293.0	195.6	191.7	126.2	215.0
		(4.3)	(18.0)	(4.4)	(12.1)	(17.7)	(14.3)	(8.2)	(11.0)	(6.8)	(9.0)	(11.9)	(19.2)	(5.9)	(7.7)	(62.8)	(3.1)	(0.7)	(7.4)	(15.8)	(7.9)	(7.9)	(6.1)	(2.7)
Income	Bottom 20%	95.2	173.0	76.0	103.5	60.6	197.8	71.0	99.2	83.3	62.8	99.0	108.9	23.9	45.0	460.2	43.3	244.9	105.6	166.3	86.7	97.6	75.3	64.4
		(3.6)	(15.8)	(4.6)	(15.8)	(10.7)	(26.3)	(6.3)	(9.0)	(5.9)	(6.5)	(8.0)	(13.7)	(4.0)	(5.1)	(68.5)	(1.6)	(1.6)	(12.8)	(62.3)	(6.3)	(12.2)	(5.3)	(4.0)
	20-40%	143.0	262.9	103.2	151.5	86.9	234.4	89.5	136.6	129.9	87.7	146.0	186.7	33.8	71.6	711.8	62.6	359.3	133.6	186.0	104.8	133.5	100.7	105.9
		(6.0)	(23.9)	(5.1)	(13.8)	(7.4)	(12.3)	(7.4)	(7.3)	(12.3)	(10.7)	(9.2)	(42.8)	(4.2)	(14.4)	(75.4)	(2.9)	(2.0)	(13.3)	(42.1)	(8.1)	(15.3)	(6.0)	(4.8)
	40-60%	192.0	391.1	122.2	213.8	108.5	273.0	114.2	180.6	190.6	101.2	218.8	304.4	50.4	69.6	894.5	73.6	364.0	190.6	272.4	131.2	174.2	121.5	163.4
		(5.8)	(61.0)	(10.9)	(19.4)	(35.3)	(15.4)	(9.0)	(9.0)	(7.7)	(13.9)	(18.2)	(53.7)	(8.8)	(19.6)	(65.3)	(3.3)	(2.0)	(14.1)	(28.0)	(8.1)	(12.8)	(11.5)	(5.3)
	60-80%	301.0	470.0	144.7	351.6	170.2	338.8	126.7	283.7	277.4	150.9	287.0	387.9	89.7	98.8	1272.0	106.6	371.8	263.3	309.9	180.2	197.5	134.1	221.4
		(7.9)	(65.1)	(7.7)	(29.4)	(36.6)	(19.4)	(7.3)	(17.0)	(13.1)	(33.2)	(17.1)	(41.1)	(24.0)	(14.4)	(124.9)	(8.3)	(2.0)	(17.9)	(30.5)	(12.7)	(18.7)	(10.6)	(6.4)
	80-90%	456.1	590.4	193.5	467.8	167.9	511.0	152.7	386.4	438.8	149.1	486.0	530.1	71.7	111.2	2033.8	142.8	685.3	316.3	334.9	272.9	301.7	157.1	301.7
		(19.1)	(72.9)	(15.8)	(45.3)	(16.2)	(36.2)	(11.5)	(25.4)	(17.7)	(35.7)	(47.7)	(56.7)	(8.4)	(21.0)	(318.0)	(16.2)	(4.8)	(25.2)	(41.4)	(16.6)	(44.2)	(26.0)	(11.6)
	90-100%	1002.8	899.3	303.9	1052.3	558.3	1108.2	373.5	1002.9	969.9	211.9	1513.5	956.4	263.8	230.0	4035.6	337.4	766.9	494.8	727.9	679.5	411.0	242.5	737.9
		(32.6)	(66.1)	(27.4)	(91.2)	(150.1)	(101.1)	(72.8)	(97.6)	(36.5)	(37.9)	(94.8)	(111.4)	(32.2)	(59.6)	(447.8)	(25.2)	(2.7)	(53.9)	(98.6)	(68.1)	(41.3)	(38.5)	(25.0)
Net wealth	Bottom 20%	-0.9	4.9	-1.1	-3.1	3.3	-7.0	2.5	-1.7	1.5	1.5	7.9	-15.2	0.4	8.2	9.0	5.2	16.4	-13.0	0.1	1.5	4.5	17.5	-8.1
		(0.4)	(1.4)	(2.7)	(1.3)	(0.8)	(3.5)	(0.7)	(1.2)	(0.5)	(1.0)	(1.7)	(5.4)	(1.2)	(2.1)	(6.8)	(0.5)	(0.3)	(2.4)	(1.5)	(0.7)	(1.5)	(1.8)	(0.8)
	20-40%	38.0	98.4	47.1	21.1	27.8	62.5	40.6	55.7	31.5	31.0	80.8	90.3	15.4	32.0	261.8	28.1	159.0	22.2	26.1	42.8	58.3	63.0	24.8
		(1.0)	(7.1)	(1.6)	(1.5)	(1.5)	(2.7)	(1.5)	(2.8)	(2.3)	(2.5)	(3.8)	(10.4)	(1.9)	(2.4)	(26.1)	(1.0)	(0.5)	(1.5)	(1.7)	(1.8)	(3.2)	(2.5)	(1.4)
	40-60%	126.5	242.4	97.3	106.4	65.9	195.1	84.8	130.4	128.8	66.2	160.2	203.2	32.2	55.2	712.7	56.2	280.5	108.2	127.0	100.4	118.9	98.2	105.9
		(1.7)	(7.8)	(2.0)	(4.4)	(2.3)	(4.8)	(2.4)	(3.4)	(4.9)	(3.7)	(5.0)	(10.7)	(2.5)	(2.8)	(31.2)	(1.2)	(0.5)	(4.3)	(4.6)	(2.4)	(3.6)	(3.2)	(2.3)
	60-80%	271.2	413.4	159.7	300.7	120.2	365.1	145.1	247.1	283.4	112.4	285.4	353.3	61.2	84.7	1249.4	102.9	438.7	255.4	291.3	181.1	195.7	143.9	222.6
		(2.9)	(10.8)	(3.1)	(8.6)	(3.3)	(11.2)	(4.6)	(6.3)	(6.5)	(5.3)	(8.3)	(18.7)	(3.9)	(3.1)	(43.3)	(2.0)	(0.5)	(6.1)	(7.7)	(4.4)	(4.9)	(4.5)	(3.0)
	80-90%	490.3	683.7	239.9	553.5	211.5	630.4	232.8	441.4	496.9	191.3	521.4	602.3	110.5	123.1	2153.3	179.5	690.3	426.5	531.7	310.4	310.6	205.6	392.6
		(6.2)	(23.0)	(6.3)	(18.1)	(8.1)	(19.8)	(9.0)	(11.7)	(10.4)	(14.0)	(19.1)	(35.2)	(7.9)	(6.7)	(120.6)	(3.8)	(2.1)	(12.5)	(21.9)	(8.9)	(12.4)	(8.8)	(5.2)
	90-100%	1561.1	1894.0	545.1	1757.8	934.2	1845.2	552.0	1485.0	1385.2	560.2	1915.8	1598.1	402.7	428.6	6100.0	488.9	1653.7	1026.8	1514.5	997.0	853.9	413.8	1066.7
		(36.5)	(156.5)	(35.1)	(101.4)	(173.7)	(113.2)	(72.1)	(100.1)	(46.9)	(72.4)	(101.2)	(131.4)	(51.9)	(69.8)	(495.9)	(26.7)	(9.2)	(59.3)	(151.5)	(71.8)	(63.0)	(45.9)	(22.7)
Household size	1	185.2	243.8	93.8	200.3	75.6	253.2	81.1	195.7	175.9	68.3	204.2	250.6	34.4	53.4	1118.3	64.3	299.3	140.0	178.7	132.7	125.1	84.4	122.9
		(5.5)	(13.7)	(4.9)	(14.4)	(7.6)	(13.7)	(5.5)	(18.5)	(7.6)	(6.5)	(11.0)	(52.3)	(3.1)	(3.8)	(133.7)	(2.3)	(1.2)	(8.8)	(12.8)	(9.4)	(15.7)	(4.6)	(4.4)
	2	352.1	503.0	149.6	378.4	213.9	378.7	137.2	364.9	353.5	113.1	395.5	274.8	83.9	123.5	1412.8	104.9	411.7	285.6	323.5	189.3	203.1	138.8	293.6
		(8.4)	(28.1)	(9.4)	(21.4)	(56.1)	(17.0)	(9.0)	(28.6)	(10.5)	(8.9)	(25.7)	(22.3)	(8.8)	(18.2)	(117.3)	(4.6)	(1.1)	(17.4)	(20.0)	(11.6)	(11.6)	(7.9)	(9.0)
	3	318.5	502.5	156.3	413.6	175.4	383.1	147.7	237.2	288.0	122.1	373.1	347.8	69.9	100.9	1113.1	138.6	461.0	267.8	348.7	185.6	222.2	136.2	268.2
		(12.4)	(91.8)	(13.9)	(43.5)	(43.1)	(40.6)	(10.9)	(15.7)	(19.6)	(17.8)	(29.7)	(48.6)	(12.0)	(20.1)	(101.7)	(11.9)	(1.3)	(20.8)	(41.8)	(10.8)	(15.1)	(17.3)	(17.6)
	4	387.5	519.0	168.9	456.4	247.9	449.2	180.8	285.7	371.3	135.3	509.9	444.7	146.5	104.2	1359.5	153.9	556.7	284.0	376.4	265.9	250.2	147.0	322.1
		(18.3)	(65.3)	(10.1)	(62.6)	(59.0)	(44.3)	(27.1)	(28.5)	(24.1)	(27.8)	(53.6)	(38.0)	(43.7)	(25.0)	(110.6)	(13.2)	(3.2)	(28.3)	(67.9)	(42.4)	(27.8)	(13.7)	(19.1)
	5+	355.4	427.7	189.1	397.7	279.9	490.7	133.8	325.7	282.9	204.6	462.0	533.3	147.9	119.4	1539.0	108.7	439.1	231.0	662.6	345.9	260.4	100.1	269.8
		(19.1)	(57.9)	(15.5)	(69.5)	(48.4)	(48.7)	(20.7)	(44.6)	(21.1)	(49.4)	(67.6)	(64.3)	(40.6)	(33.6)	(514.4)	(9.2)	(1.9)	(25.9)	(275.7)	(38.8)	(25.5)	(7.6)	(25.0)
Housing status	Owners - outright	478.8	669.5	181.4	667.1	161.5	589.3	176.6	436.3	514.5	146.1	439.7	474.6	90.6	92.9	1984.8	118.3	549.9	590.8	579.5	294.3	240.1	148.4	390.5

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
		(8.5)	(40.3)	(6.3)	(32.7)	(17.5)	(24.6)	(12.1)	(22.1)	(11.5)	(11.2)	(16.4)	(27.2)	(8.6)	(8.9)	(156.5)	(3.4)	(1.0)	(32.8)	(44.7)	(17.8)	(10.3)	(8.6)	(8.6)
	Owners - with mortgage	345.1	373.7	145.1	514.8	261.6	427.0	139.0	215.2	330.5	132.2	389.9	421.2	92.3	126.6	1300.0	115.5	382.6	304.1	460.5	201.1	232.6	112.8	237.4
		(8.8)	(17.7)	(11.3)	(35.7)	(68.6)	(27.5)	(14.4)	(11.8)	(15.8)	(27.6)	(32.3)	(46.3)	(14.8)	(31.9)	(100.1)	(13.1)	(1.4)	(13.0)	(51.0)	(7.7)	(25.5)	(6.8)	(5.8)
	Renters / other	64.3	73.2	24.1	76.7	34.8	32.1	31.0	73.0	51.8	7.6	68.7	78.3	10.4	8.8	448.4	28.9	46.5	37.1	62.0	60.0	29.2	16.3	21.3
		(3.5)	(16.1)	(5.3)	(8.0)	(9.5)	(4.3)	(3.7)	(10.8)	(3.2)	(2.3)	(8.4)	(15.4)	(1.9)	(2.2)	(69.0)	(3.7)	(0.4)	(4.4)	(8.9)	(10.5)	(6.0)	(3.4)	(2.0)
Age of RP	16-34	100.2	181.8	75.6	94.7	88.8	120.0	44.5	94.0	89.5	74.4	171.8	238.3	38.0	73.2	394.9	58.0	274.2	87.7	105.6	86.7	69.7	84.3	44.3
		(9.4)	(32.1)	(8.9)	(22.7)	(35.5)	(14.8)	(7.0)	(21.8)	(12.3)	(25.7)	(26.6)	(76.2)	(5.8)	(15.6)	(46.1)	(5.6)	(1.0)	(10.5)	(28.2)	(16.2)	(10.2)	(8.1)	(2.8)
	35-44	198.4	312.7	140.7	213.3	189.8	228.8	108.2	134.1	188.0	85.3	247.0	325.7	71.3	172.1	654.7	104.9	392.4	191.6	285.3	141.7	163.2	105.9	182.8
		(7.9)	(46.9)	(9.1)	(23.1)	(38.3)	(25.8)	(15.1)	(9.4)	(13.5)	(17.9)	(22.0)	(39.7)	(11.5)	(33.4)	(50.1)	(4.8)	(1.3)	(26.8)	(89.1)	(10.9)	(19.9)	(7.5)	(11.8)
	45-54	343.6	359.7	140.8	441.2	206.3	434.7	150.0	274.4	318.9	106.0	394.4	390.4	85.0	84.2	1244.1	145.7	447.7	238.3	310.4	249.8	243.9	132.8	298.6
		(15.0)	(37.7)	(7.7)	(42.0)	(34.4)	(39.7)	(17.4)	(39.3)	(16.6)	(14.4)	(41.6)	(33.5)	(16.0)	(8.1)	(119.7)	(11.3)	(1.3)	(23.4)	(42.2)	(24.0)	(21.7)	(8.5)	(15.0)
	55-64	393.6	585.4	179.7	420.1	247.6	551.7	174.0	346.6	360.1	164.8	513.4	495.6	91.9	84.6	1659.7	112.5	516.6	308.3	398.1	224.8	239.3	172.2	296.0
		(10.2)	(64.6)	(16.1)	(28.7)	(84.9)	(30.1)	(12.6)	(21.5)	(16.0)	(22.3)	(29.2)	(54.5)	(20.9)	(12.7)	(215.7)	(6.8)	(3.0)	(19.6)	(38.6)	(14.3)	(19.9)	(13.5)	(12.9)
	65-74	341.2	481.8	141.8	372.0	118.1	465.8	139.1	373.5	367.3	151.3	346.4	310.0	72.4	65.8	2452.1	102.2	454.5	240.0	267.2	222.8	191.7	132.4	293.6
		(8.5)	(31.5)	(7.6)	(29.6)	(9.7)	(36.3)	(7.5)	(21.1)	(13.2)	(27.2)	(19.9)	(37.1)	(11.8)	(4.8)	(306.0)	(6.9)	(1.9)	(13.0)	(15.8)	(20.2)	(12.7)	(23.2)	(11.3)
	75+	308.1	498.0	112.9	343.6	77.3	408.7	124.3	369.8	325.6	85.8	259.3	225.9	69.9	55.7	2055.7	77.1	421.1	252.7	288.3	162.1	138.1	96.4	238.1
		(10.8)	(49.1)	(8.6)	(32.6)	(6.3)	(22.9)	(14.4)	(34.8)	(13.6)	(7.1)	(15.7)	(27.8)	(13.4)	(14.9)	(354.1)	(4.6)	(2.1)	(23.6)	(36.4)	(15.7)	(10.8)	(7.0)	(10.1)

Source: Household Finance and Consumption Survey - wave 2021.
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, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV1, LV2, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

B. Real assets
Table B1 Percentage of households owning real assets
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1000i Has real assets	91.7	90.6	94.2	83.1	90.2	95.3	93.8	93.2	100.0	91.4	97.9	96.0	88.7	97.4	93.8	93.0	94.3	84.8	85.7	90.5	93.4	96.8	84.3
	(0.2)	(0.7)	(0.4)	(0.9)	(0.8)	(0.5)	(0.4)	(0.5)	(0.1)	(1.2)	(0.3)	(0.7)	(1.7)	(0.7)	(0.9)	(0.4)	(0.1)	(0.7)	(0.8)	(0.5)	(0.7)	(0.5)	(0.5)
DA1110i Has HMR	61.7	72.4	75.7	44.5	78.9	69.6	72.0	73.9	57.5	79.2	77.5	71.1	77.8	94.0	65.6	85.8	79.0	56.9	47.6	70.0	77.4	89.7	65.2
	(0.3)	(1.1)	(0.4)	(0.1)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(1.5)	(1.0)	(1.8)	(2.1)	(0.9)	(1.4)	(0.6)	(0.1)	(0.2)	(0.1)	(0.1)	(1.0)	(0.9)	(0.5)
DA1120i Has other real estate property	25.0	18.3	22.4	16.8	32.0	20.2	35.7	45.4	24.3	21.8	28.6	43.0	50.3	25.2	29.8	18.6	26.5	6.3	10.9	29.4	27.4	28.5	32.5
	(0.3)	(1.0)	(0.9)	(0.7)	(1.1)	(0.7)	(1.2)	(0.9)	(0.6)	(1.6)	(1.3)	(2.0)	(2.1)	(2.5)	(1.3)	(0.6)	(0.1)	(0.5)	(0.8)	(0.8)	(1.2)	(1.5)	(0.5)
DA1130i Has vehicles	78.0	77.2	69.8	75.9	50.2	79.1	78.0	77.1	80.4	67.0	82.2	91.1	55.2	62.8	85.0	61.4	86.2	76.3	78.1	78.6	79.6	75.1	72.2
	(0.4)	(1.1)	(0.8)	(1.0)	(1.2)	(0.9)	(0.9)	(0.7)	(0.8)	(1.7)	(0.8)	(1.0)	(1.8)	(2.6)	(1.2)	(0.7)	(0.1)	(0.8)	(0.9)	(0.7)	(1.0)	(1.0)	(0.5)
DA1140i Has self-employment business wealth	11.5	12.4	12.6	8.3	14.7	15.2	16.3	11.9	10.2	4.6	20.4	12.4	8.1	2.1	6.9	13.9	7.2	4.2	5.4	14.5	16.1	15.1	5.4
	(0.2)	(0.9)	(0.6)	(0.5)	(0.8)	(0.8)	(0.8)	(0.6)	(0.4)	(0.7)	(0.8)	(1.3)	(1.1)	(0.5)	(0.7)	(0.4)	(0.1)	(0.4)	(0.7)	(0.6)	(0.9)	(1.3)	(0.2)
DA1400i Has real estate wealth	65.8	74.6	78.3	49.0	82.8	71.6	77.3	80.7	62.2	81.3	80.1	78.1	83.7	94.2	73.4	87.6	81.1	58.1	51.6	75.3	80.0	91.5	68.7
	(0.3)	(1.1)	(0.5)	(0.5)	(1.0)	(0.3)	(0.4)	(0.8)	(0.9)	(1.4)	(1.0)	(1.6)	(1.9)	(0.8)	(1.3)	(0.6)	(0.1)	(0.3)	(0.5)	(0.4)	(1.0)	(0.9)	(0.5)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, FI1, FI3, FI4, FR1, IT1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table B2 Real assets - conditional medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1000 Total real assets	153.7	274.9	102.2	136.0	74.3	254.5	90.7	154.8	148.1	75.9	159.5	241.8	35.2	55.2	787.2	58.1	300.0	244.7	174.4	121.4	126.0	105.8	161.4
	(1.8)	(7.8)	(1.8)	(9.7)	(2.0)	(4.3)	(3.0)	(3.2)	(5.2)	(3.6)	(3.6)	(15.7)	(2.9)	(3.3)	(34.0)	(1.0)	(0.1)	(4.0)	(6.4)	(2.7)	(4.0)	(3.5)	(2.4)
DA1110 Value of household's main residence	191.6	296.4	101.8	280.0	70.0	260.0	80.0	130.0	210.7	75.0	150.0	224.0	29.5	50.0	858.0	52.3	300.0	309.8	280.8	120.0	120.0	100.0	152.8
	(3.2)	(8.2)	(4.0)	(12.6)	(1.4)	(8.1)	(2.3)	(3.0)	(3.7)	(4.2)	(3.9)	(14.0)	(2.3)	(2.0)	(23.6)	(1.1)	(0.1)	(8.1)	(13.3)	(3.1)	(2.4)	(4.4)	(1.5)
DA1120 Value of other real estate property	108.7	200.0	39.0	180.0	40.0	254.6	60.0	92.5	132.6	18.8	90.0	127.1	16.6	12.0	658.0	43.6	175.0	165.1	179.8	69.6	50.0	29.0	98.9
	(4.3)	(16.6)	(3.2)	(16.0)	(3.2)	(14.4)	(4.3)	(4.8)	(6.2)	(3.2)	(8.8)	(13.7)	(1.9)	(2.6)	(56.0)	(2.5)	(0.7)	(18.9)	(14.7)	(3.7)	(4.6)	(2.9)	(2.5)
DA1130 Value of household's vehicles	7.0	8.0	4.7	8.0	5.0	10.0	5.0	7.0	7.0	4.0	7.0	9.0	4.0	3.6	20.0	2.9	6.6	7.0	10.0	7.0	6.0	6.0	9.2
	(0.1)	(0.3)	(0.2)	(0.3)	(0.1)	(0.5)	(0.3)	(0.3)	(0.4)	(0.4)	(0.4)	(0.8)	(0.3)	(0.4)	(0.5)	(0.1)	(0.1)	(0.3)	(0.4)	(0.3)	(0.4)	(0.3)	(0.2)
DA1140 Value of self-employment businesses	41.0	13.0	9.7	50.0	6.6	20.2	28.9	38.4	30.0	75.8	50.0	149.7	6.0	N	210.0	59.3	100.0	7.7	77.6	28.7	11.2	13.8	19.0
	(4.0)	(5.9)	(1.6)	(11.6)	(1.8)	(4.9)	(2.9)	(6.4)	(5.9)	(37.8)	(4.9)	(37.1)	(1.9)		(80.0)	(9.1)	(0.1)	(7.0)	(52.8)	(5.9)	(2.7)	(2.6)	(2.2)
DA1400 Real estate wealth	207.7	300.0	115.0	300.0	75.3	300.0	100.0	165.5	231.5	80.0	180.0	266.6	35.0	54.8	920.0	58.1	300.0	318.7	282.3	132.4	140.5	100.0	188.8
	(3.7)	(1.0)	(3.3)	(3.2)	(2.7)	(4.0)	(1.4)	(5.0)	(4.4)	(3.2)	(5.7)	(12.0)	(3.1)	(3.9)	(31.8)	(2.1)	(0.1)	(7.6)	(14.3)	(4.5)	(5.6)	(2.4)	(2.0)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, FI1, FI3, FI4, FR1, IT1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	61.7	72.4	75.7	44.5	78.9	69.6	72.0	73.9	57.5	79.2	77.5	71.1	77.8	94.0	65.6	85.8	79.0	56.9	47.6	70.0	77.4	89.7	65.2
		(0.3)	(1.1)	(0.4)	(0.1)	(1.0)	(0.1)	(0.1)	(0.8)	(0.9)	(1.5)	(1.0)	(1.8)	(2.1)	(0.9)	(1.4)	(0.6)	(0.1)	(0.2)	(0.1)	(0.1)	(1.0)	(0.9)	(0.5)
Income	Bottom 20%	47.8	49.1	63.3	23.3	64.0	59.6	64.0	58.9	27.4	86.0	60.3	50.6	63.9	95.2	43.1	83.5	59.5	33.8	26.2	56.7	67.3	82.4	35.2
		(0.9)	(3.3)	(1.9)	(2.1)	(3.2)	(1.6)	(2.1)	(2.3)	(1.8)	(2.4)	(3.0)	(4.8)	(6.4)	(2.0)	(4.3)	(1.4)	(0.2)	(2.2)	(2.3)	(2.2)	(3.1)	(2.4)	(1.8)
	20-40%	54.5	60.5	71.5	33.7	74.7	59.0	66.9	67.4	40.4	75.6	72.7	61.1	85.3	95.3	60.8	83.6	73.3	39.7	35.4	62.2	75.2	86.7	52.0
		(1.1)	(3.5)	(1.8)	(2.8)	(2.7)	(2.1)	(1.8)	(2.0)	(1.9)	(4.2)	(2.5)	(4.6)	(4.0)	(2.2)	(4.3)	(1.4)	(0.2)	(2.5)	(2.6)	(2.4)	(2.9)	(2.4)	(1.7)
	40-60%	59.3	74.2	72.2	41.6	80.5	62.2	73.1	75.7	59.3	72.8	75.8	78.6	76.5	93.2	67.5	84.1	85.7	56.6	50.3	67.1	76.3	92.4	67.0
		(1.1)	(2.8)	(2.0)	(2.7)	(2.4)	(2.0)	(1.8)	(1.9)	(1.8)	(4.4)	(2.8)	(4.6)	(5.7)	(1.6)	(3.4)	(1.5)	(0.4)	(2.2)	(2.6)	(2.4)	(2.4)	(2.3)	(1.4)
	60-80%	69.9	85.7	81.6	57.1	83.2	75.3	73.8	81.5	73.9	75.8	87.3	77.8	73.8	90.8	75.5	87.2	84.7	72.8	58.2	76.8	79.4	92.9	80.8
		(1.0)	(2.2)	(1.9)	(2.3)	(2.1)	(2.1)	(1.6)	(1.8)	(1.6)	(4.3)	(2.0)	(4.3)	(4.7)	(2.2)	(3.1)	(1.3)	(0.4)	(2.2)	(2.6)	(2.2)	(2.4)	(2.4)	(1.1)
	80-90%	74.3	91.8	91.2	65.5	90.0	90.0	79.9	89.0	85.3	80.4	90.3	86.9	84.7	96.5	80.4	90.3	85.1	79.0	60.7	86.9	86.5	96.1	88.1
		(1.5)	(2.7)	(1.9)	(4.1)	(2.2)	(2.1)	(2.3)	(2.3)	(1.6)	(5.3)	(2.0)	(4.2)	(3.4)	(1.5)	(5.2)	(1.8)	(0.2)	(3.4)	(3.7)	(2.4)	(2.9)	(1.9)	(1.2)
	90-100%	79.5	93.4	89.2	68.8	94.0	93.8	84.7	83.6	87.7	91.3	92.6	88.3	95.2	94.1	82.8	91.0	98.7	84.5	75.2	87.6	90.9	92.6	94.5
		(1.3)	(2.5)	(2.4)	(3.5)	(1.8)	(1.6)	(2.1)	(2.9)	(1.3)	(3.9)	(1.2)	(4.2)	(2.0)	(2.3)	(4.2)	(1.4)	(0.1)	(2.8)	(3.3)	(2.2)	(2.1)	(2.1)	(0.9)
Net wealth	Bottom 20%	5.8	3.8	7.7	2.3	28.2	5.9	7.8	21.5	2.6	11.2	10.4	8.0	19.8	72.3	5.6	46.7	8.0	10.0	0.1	8.1	9.7	54.5	6.9
		(0.4)	(1.4)	(1.3)	(0.6)	(3.5)	(0.9)	(1.4)	(2.1)	(0.5)	(4.7)	(2.6)	(2.3)	(8.1)	(4.0)	(2.3)	(2.4)	(0.2)	(1.6)	(0.2)	(1.5)	(2.9)	(4.2)	(0.7)
	20-40%	34.5	68.7	79.7	4.4	82.5	50.1	67.8	70.5	18.6	88.2	86.8	69.4	88.3	98.5	52.7	93.1	91.8	13.3	1.8	66.4	85.7	96.6	37.3
		(1.2)	(4.8)	(1.9)	(1.3)	(2.7)	(1.4)	(1.6)	(2.3)	(2.3)	(3.9)	(3.0)	(7.0)	(4.2)	(0.9)	(6.1)	(1.0)	(0.3)	(1.7)	(0.9)	(2.4)	(2.8)	(1.4)	(2.2)
	40-60%	81.4	96.2	95.4	39.8	92.1	95.3	93.7	89.9	77.5	98.8	96.5	93.2	85.5	99.8	87.3	96.3	98.3	72.2	50.3	90.9	97.0	98.5	87.6
		(0.8)	(1.5)	(1.1)	(2.1)	(1.5)	(1.1)	(1.1)	(1.6)	(2.3)	(0.8)	(0.8)	(3.5)	(3.8)	(0.3)	(2.9)	(0.7)	(0.1)	(2.2)	(1.9)	(1.7)	(1.1)	(0.8)	(1.2)
	60-80%	91.8	96.6	97.8	83.1	95.7	98.0	94.7	92.5	93.8	98.9	96.9	92.2	97.9	99.6	93.0	96.6	98.5	93.4	92.6	91.2	96.7	99.8	96.2
		(0.6)	(1.0)	(0.7)	(1.7)	(1.2)	(0.5)	(0.9)	(1.5)	(0.8)	(0.7)	(0.7)	(3.1)	(1.2)	(0.2)	(1.8)	(0.8)	(0.1)	(1.5)	(1.4)	(1.4)	(1.3)	(0.4)	(0.6)
	80-90%	94.9	96.2	98.9	93.4	96.0	99.1	96.8	96.0	94.8	100.0	98.1	90.3	97.1	99.5	90.9	95.9	97.2	95.2	93.6	94.1	98.0	99.7	98.3
		(0.7)	(1.4)	(0.8)	(1.9)	(1.7)	(0.5)	(0.9)	(1.0)	(0.9)	(0.6)	(0.6)	(5.0)	(1.5)	(0.4)	(3.4)	(1.2)	(0.1)	(1.6)	(2.5)	(2.1)	(1.6)	(0.4)	(0.4)
	90-100%	94.9	97.7	97.5	92.8	95.7	98.4	95.9	94.6	95.2	99.1	96.2	95.9	99.2	99.8	87.9	96.7	99.7	96.3	92.9	93.1	97.9	99.4	98.5
		(0.6)	(1.0)	(1.3)	(1.8)	(1.9)	(0.9)	(1.2)	(1.7)	(0.9)	(0.9)	(0.8)	(2.6)	(0.5)	(0.5)	(4.1)	(1.1)	(0.1)	(1.5)	(2.3)	(1.9)	(1.0)	(1.1)	(0.5)
Household size	1	48.3	58.4	65.7	32.0	69.1	66.2	57.0	67.5	43.7	74.5	71.9	57.2	75.3	90.9	55.2	80.6	70.3	38.7	32.3	57.0	65.4	81.4	50.3
		(0.7)	(2.4)	(1.5)	(1.4)	(2.1)	(1.6)	(1.6)	(1.9)	(1.4)	(3.4)	(2.0)	(4.4)	(3.6)	(1.7)	(3.1)	(1.1)	(0.1)	(1.2)	(0.2)	(1.9)	(2.4)	(2.2)	(1.1)
	2	67.3	80.7	78.1	53.0	83.0	71.4	78.1	76.9	66.6	85.3	80.2	66.7	83.3	96.8	67.9	85.5	80.4	64.7	53.5	68.3	86.3	91.2	75.2
		(0.6)	(1.8)	(1.3)	(1.6)	(1.6)	(1.7)	(1.2)	(1.3)	(1.4)	(2.5)	(1.9)	(3.4)	(3.7)	(0.8)	(2.5)	(1.1)	(0.1)	(1.4)	(1.3)	(1.4)	(1.3)	(1.4)	(0.9)
	3	69.4	73.3	77.2	54.2	88.9	64.0	79.3	76.3	61.4	84.5	78.7	72.1	76.6	94.9	68.5	89.4	83.8	70.0	57.5	77.4	82.3	91.5	78.3
		(1.1)	(3.2)	(2.1)	(3.6)	(2.1)	(2.6)	(1.4)	(1.9)	(2.1)	(3.7)	(2.3)	(4.7)	(6.5)	(1.6)	(3.8)	(1.3)	(0.1)	(3.4)	(2.9)	(1.8)	(1.8)	(2.0)	(1.7)
	4	74.7	86.0	86.4	56.3	87.7	74.6	72.5	78.2	73.0	73.7	84.9	82.8	78.5	95.6	79.7	90.3	83.1	81.8	66.3	79.3	77.8	91.8	85.6
		(1.0)	(2.6)	(1.8)	(3.8)	(2.3)	(2.1)	(1.8)	(2.1)	(1.9)	(4.3)	(1.9)	(3.6)	(6.1)	(2.3)	(3.2)	(1.4)	(0.1)	(2.6)	(3.3)	(2.4)	(2.2)	(2.1)	(1.5)
	5+	65.8	79.0	82.2	49.3	88.9	73.5	78.6	67.1	54.8	75.8	71.5	86.9	72.6	92.0	68.4	92.0	86.1	74.6	63.3	83.7	83.3	90.4	80.3
		(1.5)	(4.2)	(3.9)	(6.0)	(3.1)	(2.3)	(3.6)	(3.6)	(2.7)	(4.5)	(4.1)	(3.3)	(9.9)	(6.0)	(6.2)	(1.8)	(0.2)	(4.4)	(0.1)	(3.6)	(2.6)	(3.0)	(2.5)
Age of RP	16-34	29.0	50.6	54.4	12.5	58.1	30.2	29.2	40.4	29.7	53.0	57.5	50.4	63.7	78.9	43.3	61.7	72.5	35.4	17.1	59.5	37.6	80.1	29.4

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	(1.0)	(3.8)	(3.4)	(1.9)	(2.9)	(1.8)	(3.1)	(4.1)	(1.8)	(6.6)	(4.9)	(7.4)	(6.7)	(4.9)	(4.0)	(2.6)	(0.2)	(2.3)	(2.8)	(5.3)	(4.3)	(4.3)	(1.3)
35-44	56.5	79.0	76.5	36.4	79.5	58.4	52.5	65.2	53.8	59.5	68.3	73.2	78.5	92.4	59.6	84.5	88.7	61.9	42.3	76.4	69.2	89.2	69.6
	(1.0)	(2.8)	(1.9)	(2.6)	(2.8)	(1.4)	(2.2)	(2.2)	(1.9)	(4.6)	(3.1)	(4.2)	(5.0)	(2.1)	(3.4)	(1.4)	(0.1)	(2.5)	(3.2)	(2.3)	(2.7)	(2.1)	(1.7)
45-54	66.1	74.8	76.5	53.1	85.8	74.7	74.7	71.9	58.7	77.4	77.8	80.9	77.2	94.7	66.0	89.3	84.2	68.7	53.9	77.2	83.5	91.5	73.3
	(1.0)	(2.5)	(1.8)	(2.6)	(2.2)	(1.4)	(1.6)	(1.9)	(1.9)	(3.8)	(2.3)	(3.1)	(5.1)	(1.4)	(3.4)	(1.2)	(0.1)	(2.4)	(2.3)	(1.8)	(2.0)	(2.1)	(1.6)
55-64	70.7	75.8	81.0	58.4	88.8	82.4	85.0	82.2	62.5	91.6	82.7	82.1	78.6	95.7	72.7	91.4	78.4	66.7	56.5	76.6	86.5	93.9	76.1
	(0.8)	(2.5)	(1.8)	(2.3)	(2.3)	(1.4)	(1.2)	(1.4)	(1.8)	(2.0)	(1.7)	(3.1)	(4.9)	(1.8)	(3.1)	(1.1)	(0.1)	(2.1)	(2.5)	(1.9)	(1.6)	(1.3)	(1.5)
65-74	72.1	72.4	80.9	59.9	85.7	84.1	87.4	83.7	69.6	91.4	83.1	64.4	84.4	99.6	79.8	90.9	75.8	54.6	54.8	63.9	84.0	91.5	79.6
	(0.9)	(2.7)	(1.6)	(2.7)	(2.2)	(2.1)	(1.3)	(1.7)	(1.7)	(2.4)	(2.3)	(4.0)	(4.3)	(0.4)	(3.8)	(1.2)	(0.1)	(1.9)	(2.2)	(2.1)	(2.1)	(1.7)	(1.5)
75+	67.2	78.8	73.4	48.9	76.6	86.9	89.9	83.5	70.6	90.2	78.6	62.4	85.1	98.5	89.3	90.3	67.1	52.3	43.4	57.4	78.9	85.9	77.8
	(1.0)	(3.2)	(2.0)	(2.5)	(3.1)	(1.7)	(1.4)	(1.8)	(2.2)	(2.1)	(2.5)	(4.9)	(4.5)	(0.9)	(4.1)	(1.2)	(0.2)	(2.6)	(2.5)	(2.2)	(2.8)	(2.6)	(1.8)

Source: Household Finance and Consumption Survey - wave 2021.
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: AT3, CY1, FI1, FR1, IT1, LV1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	247.3	318.8	131.7	341.3	94.2	315.5	99.8	173.1	257.8	101.5	216.2	271.7	45.8	76.5	968.5	67.1	344.4	364.9	372.1	148.0	155.1	106.3	191.7
	(2.1)	(5.9)	(3.4)	(8.9)	(2.5)	(4.8)	(3.3)	(2.9)	(3.5)	(5.0)	(4.0)	(7.4)	(4.1)	(7.5)	(24.2)	(1.0)	(0.5)	(7.6)	(10.6)	(2.2)	(3.9)	(2.9)	(1.8)
p10	60.1	154.0	39.0	100.0	12.5	125.0	37.7	48.3	96.4	25.0	62.7	108.0	6.4	14.0	450.0	14.5	150.0	170.5	130.2	50.0	49.9	35.5	54.6
	(1.4)	(5.0)	(1.8)	(5.8)	(1.5)	(5.5)	(1.6)	(1.6)	(2.6)	(1.9)	(3.7)	(8.8)	(1.3)	(3.0)	(11.5)	(1.2)	(0.1)	(6.1)	(5.0)	(1.7)	(1.7)	(2.6)	(1.6)
p20	96.1	191.5	58.5	150.0	25.0	170.0	50.0	70.4	130.3	37.1	90.0	147.3	11.7	25.0	531.2	23.2	175.0	210.3	169.2	72.5	70.0	57.0	81.8
	(2.8)	(6.8)	(0.3)	(5.3)	(1.9)	(4.7)	(0.7)	(2.6)	(2.7)	(3.1)	(4.8)	(6.8)	(1.3)	(2.1)	(27.7)	(1.3)	(0.1)	(4.3)	(8.1)	(2.3)	(1.8)	(4.0)	(1.6)
p30	123.1	229.8	72.7	200.0	39.3	200.0	60.0	90.1	155.6	50.0	110.0	172.0	17.0	30.0	648.0	32.4	200.0	240.8	200.0	90.0	84.6	70.0	103.3
	(2.8)	(5.7)	(1.1)	(8.5)	(2.2)	(0.2)	(2.1)	(2.4)	(3.0)	(2.1)	(6.7)	(7.5)	(1.8)	(2.6)	(21.4)	(2.3)	(0.1)	(4.7)	(2.9)	(2.2)	(3.4)	(3.4)	(1.7)
p40	150.0	250.0	89.7	250.0	53.9	240.0	70.0	115.2	184.8	60.0	140.0	200.0	20.0	40.0	752.0	43.6	250.0	276.0	237.4	100.0	100.0	80.0	127.5
	(1.1)	(3.4)	(4.3)	(12.3)	(2.5)	(6.6)	(2.5)	(3.8)	(3.6)	(3.1)	(5.4)	(4.1)	(1.8)	(3.3)	(25.5)	(1.2)	(0.1)	(3.8)	(11.3)	(2.0)	(0.5)	(2.0)	(2.0)
p50	191.6	296.4	101.8	280.0	70.0	260.0	80.0	130.0	210.7	75.0	150.0	224.0	29.5	50.0	858.0	52.3	300.0	309.8	280.8	120.0	120.0	100.0	152.8
	(3.2)	(8.2)	(4.0)	(12.6)	(1.4)	(8.1)	(2.3)	(3.0)	(3.7)	(4.2)	(3.9)	(14.0)	(2.3)	(2.0)	(23.6)	(1.1)	(0.1)	(8.1)	(13.3)	(3.1)	(2.4)	(4.4)	(1.5)
p60	230.8	314.4	121.2	300.0	83.6	300.0	93.8	150.7	246.5	90.0	200.0	254.4	35.0	60.0	968.0	61.0	350.0	350.0	328.1	149.8	150.0	110.0	184.1
	(3.8)	(10.7)	(2.0)	(12.8)	(2.7)	(0.7)	(3.0)	(4.4)	(3.9)	(4.1)	(8.2)	(11.1)	(2.3)	(3.3)	(30.7)	(2.6)	(0.1)	(2.6)	(17.1)	(0.7)	(1.0)	(4.8)	(2.5)
p70	282.0	350.0	145.4	400.0	100.0	350.0	102.2	195.0	287.0	100.9	250.0	300.0	46.1	72.0	1100.0	81.3	375.0	400.0	400.0	170.6	174.4	121.8	222.8
	(3.7)	(8.1)	(2.7)	(12.6)	(2.3)	(2.6)	(5.1)	(5.8)	(4.4)	(6.2)	(10.7)	(4.8)	(3.0)	(4.9)	(57.1)	(2.8)	(0.1)	(5.1)	(12.5)	(3.7)	(6.6)	(5.0)	(3.4)
p80	350.0	400.0	179.4	480.0	139.4	400.0	137.0	240.1	340.0	142.1	300.0	350.0	60.0	90.0	1300.0	101.7	400.0	462.7	500.0	200.0	200.0	150.0	275.2
	(0.7)	(5.2)	(8.0)	(19.9)	(5.7)	(9.5)	(6.9)	(6.0)	(5.5)	(12.0)	(2.9)	(15.3)	(2.9)	(3.6)	(45.4)	(2.2)	(0.1)	(13.0)	(12.2)	(4.6)	(4.4)	(3.5)	(3.9)
p90	489.7	500.0	234.0	600.0	200.0	550.0	180.0	300.4	450.0	200.0	400.0	500.0	90.0	120.0	1560.0	130.7	550.0	594.0	682.6	265.0	300.0	199.1	367.0
	(10.8)	(6.6)	(5.4)	(24.7)	(5.1)	(28.3)	(9.6)	(13.2)	(6.3)	(16.6)	(13.6)	(12.4)	(8.1)	(8.5)	(94.1)	(5.4)	(2.1)	(19.4)	(54.0)	(10.4)	(11.6)	(9.7)	(5.2)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, FI1, FR1, IT1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	207.7	300.0	115.0	300.0	75.3	300.0	100.0	165.5	231.5	80.0	180.0	266.6	35.0	54.8	920.0	58.1	300.0	318.7	282.3	132.4	140.5	100.0	188.8
		(3.7)	(1.0)	(3.3)	(3.2)	(2.7)	(4.0)	(1.4)	(5.0)	(4.4)	(3.2)	(5.7)	(12.0)	(3.1)	(3.9)	(31.8)	(2.1)	(0.1)	(7.6)	(14.3)	(4.5)	(5.6)	(2.4)	(2.0)
Income	Bottom 20%	100.0	243.5	78.0	198.0	36.0	200.0	74.5	89.3	129.0	51.0	90.0	181.2	20.0	30.4	698.0	36.9	250.0	252.0	216.4	92.0	83.8	70.0	108.0
		(1.5)	(14.4)	(2.2)	(27.6)	(5.4)	(12.4)	(5.5)	(6.3)	(7.6)	(5.4)	(9.8)	(22.7)	(4.7)	(4.0)	(60.0)	(2.7)	(0.1)	(14.7)	(19.2)	(8.2)	(6.2)	(4.4)	(7.3)
	20-40%	144.9	275.2	97.5	213.0	55.9	250.0	83.0	119.6	154.4	67.1	130.0	199.1	21.6	44.8	660.0	43.6	300.0	262.0	283.1	100.0	126.1	88.6	123.2
		(4.2)	(15.2)	(2.6)	(30.6)	(4.8)	(12.9)	(6.8)	(4.0)	(6.5)	(6.9)	(9.2)	(25.0)	(4.6)	(8.8)	(52.3)	(1.4)	(0.1)	(10.9)	(29.5)	(2.5)	(7.9)	(5.9)	(4.5)
	40-60%	180.8	267.2	101.4	250.0	64.1	262.0	92.8	150.0	198.7	82.0	150.0	260.8	29.0	52.0	848.0	46.5	280.0	273.7	250.2	120.0	143.5	95.3	159.7
		(4.4)	(14.1)	(6.0)	(25.1)	(5.5)	(14.9)	(5.2)	(6.0)	(5.3)	(7.1)	(8.0)	(28.5)	(5.8)	(6.2)	(52.6)	(2.8)	(3.3)	(9.5)	(17.2)	(5.5)	(9.5)	(6.5)	(4.4)
	60-80%	249.2	300.0	117.0	298.0	90.8	302.0	102.7	183.0	226.0	93.8	197.0	295.7	44.8	69.0	1027.2	62.2	315.0	327.6	273.9	143.8	150.0	114.0	202.1
		(4.8)	(9.2)	(4.8)	(12.9)	(6.3)	(10.8)	(7.5)	(8.5)	(5.2)	(8.8)	(9.1)	(23.8)	(5.9)	(5.9)	(87.0)	(4.7)	(10.1)	(12.6)	(20.3)	(6.8)	(6.5)	(7.5)	(4.6)
	80-90%	315.9	375.5	145.4	382.0	118.3	398.0	115.2	245.8	308.8	93.1	265.0	343.0	55.2	79.0	1312.4	87.2	375.0	377.0	273.2	184.9	170.5	133.2	250.7
		(9.5)	(26.7)	(9.9)	(31.0)	(10.7)	(18.1)	(13.3)	(12.6)	(8.5)	(9.5)	(14.3)	(46.3)	(6.9)	(9.1)	(148.3)	(3.9)	(4.3)	(16.5)	(38.5)	(10.8)	(14.2)	(11.1)	(7.9)
	90-100%	500.0	452.2	187.2	571.0	189.7	524.0	199.5	402.6	528.4	146.0	520.0	551.1	100.2	99.6	2103.1	123.3	475.0	445.6	432.0	287.2	230.0	168.0	425.8
		(11.1)	(31.9)	(11.4)	(52.2)	(17.5)	(34.8)	(17.8)	(19.3)	(20.6)	(27.0)	(46.6)	(66.2)	(12.5)	(9.1)	(314.7)	(12.5)	(2.3)	(21.1)	(55.7)	(19.7)	(21.0)	(13.7)	(10.3)
Net wealth	Bottom 20%	63.3	N	19.4	N	8.4	166.1	20.3	61.7	89.0	10.0	33.0	128.6	3.5	13.1	422.0	8.7	N	184.8	N	39.9	20.0	29.0	75.2
		(6.3)		(6.7)		(1.2)	(17.2)	(11.5)	(6.4)	(28.5)	(3.9)	(16.0)	(33.8)	(1.1)	(2.7)	(95.3)	(0.8)		(27.6)		(30.1)	(2.1)	(3.4)	(13.4)
	20-40%	55.8	179.3	46.8	N	26.9	156.0	41.0	69.7	103.4	30.0	80.0	120.9	13.9	30.0	450.0	29.1	175.0	181.0	N	60.9	60.0	60.0	77.1
		(2.9)	(8.0)	(1.5)		(2.8)	(13.2)	(2.1)	(3.4)	(9.3)	(2.4)	(3.5)	(9.6)	(2.3)	(1.7)	(23.5)	(2.2)	(0.1)	(12.7)		(2.8)	(3.6)	(1.9)	(4.9)
	40-60%	120.0	245.8	89.7	110.0	60.0	206.5	76.8	121.6	139.5	60.4	140.0	198.9	28.6	50.0	684.0	50.8	250.0	236.3	142.6	100.0	105.3	90.0	114.4
		(1.5)	(6.1)	(3.9)	(6.4)	(1.9)	(9.4)	(2.5)	(3.6)	(3.7)	(4.5)	(5.5)	(8.9)	(2.5)	(2.6)	(28.3)	(2.2)	(0.1)	(8.2)	(7.2)	(1.2)	(5.9)	(3.7)	(2.5)
	60-80%	230.3	345.0	140.6	260.0	100.0	338.4	121.2	215.3	236.2	100.0	220.0	332.6	50.8	80.0	1092.2	87.2	375.0	300.0	250.0	161.0	173.5	128.8	196.3
		(4.4)	(14.9)	(3.8)	(9.8)	(3.0)	(13.2)	(5.6)	(7.1)	(5.7)	(3.2)	(10.2)	(17.1)	(3.6)	(3.1)	(60.2)	(1.3)	(0.1)	(5.6)	(6.6)	(5.0)	(6.1)	(6.2)	(3.1)
	80-90%	399.6	469.0	203.6	430.0	181.0	546.4	197.7	354.9	382.5	176.0	400.0	566.7	90.0	110.0	1759.0	136.0	600.0	404.6	413.9	250.6	267.4	180.0	324.5
		(7.5)	(24.4)	(7.9)	(18.2)	(8.9)	(32.0)	(8.8)	(10.4)	(9.9)	(16.5)	(8.9)	(41.5)	(6.9)	(7.0)	(121.2)	(6.3)	(13.5)	(13.4)	(27.2)	(6.6)	(11.6)	(9.4)	(5.7)
	90-100%	724.8	796.7	339.9	850.0	342.0	908.4	338.0	653.3	684.8	300.0	795.5	926.2	202.5	196.5	3211.7	223.7	1000.0	613.5	800.0	465.1	485.0	272.3	585.0
		(14.2)	(61.3)	(21.6)	(44.0)	(22.4)	(28.6)	(22.9)	(22.7)	(16.9)	(10.7)	(38.5)	(100.7)	(31.9)	(24.7)	(297.2)	(9.0)	(5.1)	(31.7)	(33.3)	(20.8)	(28.0)	(18.7)	(12.7)
Household size	1	169.3	250.0	87.2	250.0	52.4	250.0	82.4	120.8	170.0	54.6	135.0	231.4	23.5	40.5	700.0	43.6	270.0	261.8	249.6	107.8	100.1	80.0	130.9
		(4.9)	(5.6)	(5.8)	(19.3)	(3.7)	(12.0)	(4.8)	(5.4)	(6.8)	(5.0)	(8.5)	(26.5)	(3.8)	(4.0)	(39.4)	(0.7)	(1.8)	(9.8)	(11.3)	(4.8)	(7.3)	(3.6)	(3.5)
	2	230.0	300.0	116.4	280.0	81.1	320.0	96.6	190.2	254.5	88.4	180.0	208.7	45.0	68.6	966.0	58.1	300.0	325.0	300.0	124.7	149.9	100.8	205.8
		(6.0)	(12.6)	(6.0)	(11.6)	(3.7)	(15.0)	(4.7)	(6.9)	(6.5)	(5.3)	(10.8)	(26.3)	(5.2)	(6.6)	(43.4)	(1.2)	(0.1)	(10.1)	(15.8)	(6.0)	(4.4)	(3.2)	(4.1)
	3	210.1	306.0	121.2	350.0	96.3	300.0	105.4	166.4	246.0	88.0	200.0	250.0	41.8	60.6	1038.0	61.6	350.0	350.0	292.0	143.2	150.0	110.0	233.6
		(6.4)	(19.9)	(4.6)	(34.4)	(6.9)	(8.7)	(8.8)	(8.2)	(8.6)	(8.8)	(11.7)	(17.6)	(5.6)	(5.0)	(106.4)	(5.4)	(0.2)	(14.4)	(27.4)	(6.9)	(5.9)	(5.1)	(8.4)
	4	250.0	323.2	136.5	420.0	124.3	350.0	112.5	180.2	268.6	98.9	215.0	331.5	63.7	58.0	1000.0	72.6	350.0	350.0	294.2	150.0	160.0	116.2	275.4
		(3.4)	(20.4)	(7.5)	(35.1)	(12.1)	(12.6)	(9.9)	(11.1)	(9.7)	(10.0)	(17.6)	(22.5)	(15.3)	(10.2)	(70.4)	(4.6)	(0.1)	(13.4)	(31.3)	(7.6)	(9.4)	(8.6)	(9.3)
	5+	257.4	350.0	168.0	345.0	136.0	350.0	91.6	200.0	278.4	106.0	240.0	336.5	62.0	79.6	1210.0	52.3	375.0	383.9	274.0	180.3	171.3	89.6	269.2
		(10.0)	(17.0)	(11.5)	(59.1)	(15.0)	(15.9)	(9.7)	(26.0)	(17.1)	(19.2)	(38.3)	(54.4)	(23.3)	(22.7)	(107.5)	(5.7)	(1.1)	(26.9)	(51.4)	(13.8)	(20.8)	(8.5)	(14.4)
Housing status	Owners - outright	200.0	300.0	116.3	300.0	61.6	300.0	100.0	179.8	245.5	80.0	170.0	257.8	34.7	50.0	1000.0	55.2	350.0	312.7	279.0	124.4	140.0	100.0	176.7
		(0.2)	(2.5)	(3.4)	(8.7)	(3.2)	(7.5)	(2.7)	(4.9)	(5.2)	(3.1)	(7.2)	(17.4)	(2.9)	(3.3)	(40.3)	(2.3)	(0.1)	(18.1)	(15.2)	(5.2)	(6.0)	(3.2)	(4.4)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	250.0	300.0	124.2	350.0	130.0	320.0	129.9	169.8	238.0	90.0	220.0	300.0	71.9	86.4	925.7	61.0	295.0	322.6	317.1	152.5	159.8	120.0	214.5
		(1.2)	(9.0)	(5.7)	(20.0)	(5.7)	(10.3)	(9.3)	(7.6)	(4.9)	(9.0)	(14.2)	(20.5)	(10.6)	(10.4)	(40.7)	(3.6)	(1.0)	(7.1)	(22.6)	(5.6)	(9.1)	(7.2)	(4.1)
	Renters / other	99.1	124.8	46.8	132.0	40.0	159.2	44.8	88.4	91.0	19.9	66.0	121.1	16.3	N	511.9	40.7	N	170.5	136.8	57.7	76.6	22.1	83.1
		(6.0)	(38.9)	(11.8)	(15.4)	(8.6)	(36.3)	(4.9)	(9.7)	(10.7)	(9.5)	(20.9)	(33.9)	(6.2)		(106.1)	(9.6)		(62.4)	(23.4)	(11.3)	(19.9)	(14.9)	(7.5)
Age of RP	**16-34**	200.0	300.0	96.9	310.0	87.7	286.0	68.5	128.0	209.6	76.0	190.0	182.3	30.4	51.6	686.0	43.6	300.0	277.6	221.2	100.0	154.5	110.0	164.4
		(5.1)	(18.4)	(8.8)	(41.0)	(7.1)	(23.5)	(8.1)	(14.6)	(7.4)	(18.0)	(19.0)	(35.3)	(5.9)	(7.4)	(51.5)	(2.1)	(0.7)	(11.1)	(41.7)	(7.7)	(19.2)	(9.9)	(7.3)
	35-44	203.9	300.0	121.2	298.0	117.0	300.0	100.0	155.2	233.7	86.3	190.0	275.7	40.0	80.0	800.0	58.1	265.0	324.7	278.0	129.0	150.0	100.0	223.5
		(5.4)	(12.9)	(4.7)	(17.1)	(9.0)	(9.0)	(4.0)	(6.7)	(8.7)	(7.7)	(11.0)	(22.0)	(9.8)	(5.5)	(44.5)	(2.7)	(1.0)	(15.1)	(26.3)	(7.1)	(8.3)	(4.8)	(7.3)
	45-54	220.0	288.0	117.0	300.0	90.0	320.0	100.0	160.0	250.0	86.0	190.0	309.1	45.0	55.6	934.0	63.5	350.0	336.4	280.0	163.8	150.0	100.5	227.8
		(8.0)	(14.5)	(7.1)	(25.5)	(8.1)	(14.3)	(6.6)	(7.6)	(8.2)	(8.3)	(12.8)	(24.2)	(6.5)	(8.3)	(46.6)	(4.1)	(2.6)	(18.2)	(23.8)	(7.7)	(4.3)	(7.7)	(6.9)
	55-64	230.0	321.7	117.0	300.0	69.2	350.0	109.5	180.8	252.1	88.3	200.0	297.0	46.2	56.0	1129.7	58.1	375.0	343.2	300.0	149.9	139.1	118.5	188.3
		(5.8)	(19.9)	(2.9)	(19.3)	(4.1)	(16.2)	(6.8)	(6.9)	(7.0)	(6.5)	(9.7)	(20.3)	(5.3)	(5.3)	(94.6)	(2.3)	(0.1)	(10.0)	(22.7)	(3.0)	(8.8)	(6.3)	(6.3)
	65-74	209.4	300.0	111.1	300.0	63.3	300.0	100.0	190.8	235.9	76.3	160.0	239.4	32.3	50.0	1115.0	52.3	350.0	305.5	250.2	136.3	138.1	94.9	174.9
		(7.3)	(12.5)	(7.8)	(18.9)	(5.3)	(12.4)	(5.6)	(10.8)	(9.0)	(7.8)	(11.4)	(25.1)	(6.5)	(4.4)	(90.8)	(2.5)	(0.1)	(12.7)	(12.2)	(8.4)	(8.3)	(5.1)	(6.2)
	75+	185.5	300.0	96.9	292.0	48.0	250.0	83.2	150.4	200.0	60.0	130.0	199.0	20.1	40.0	1037.2	46.5	300.0	300.0	300.0	99.1	116.0	83.0	150.0
		(7.0)	(12.5)	(3.3)	(14.6)	(5.1)	(18.8)	(7.0)	(13.5)	(7.5)	(6.1)	(9.1)	(24.2)	(6.8)	(5.5)	(119.2)	(2.2)	(3.9)	(6.4)	(24.3)	(4.0)	(11.0)	(7.7)	(5.7)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, FI1, FI3, FI4, FR1, IT1, LV1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

C. Financial assets
Table C1 Financial assets - participation rates
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA2100i Has financial assets	98.7	98.1	97.3	99.7	99.6	97.1	98.9	99.6	99.8	86.8	95.8	77.4	97.4	92.7	97.2	89.2	96.0	100.0	99.9	98.2	95.6	94.3	100.0
	(0.1)	(0.3)	(0.3)	(0.1)	(0.2)	(0.4)	(0.3)	(0.3)	(0.1)	(1.5)	(0.5)	(1.7)	(0.8)	(1.5)	(0.6)	(0.4)	(0.1)	(0.1)	(0.1)	(0.3)	(0.7)	(0.6)	(0.1)
DA2101i Has deposits	98.6	97.8	94.4	99.5	99.6	96.6	98.9	99.6	99.8	86.2	95.7	75.4	97.1	92.2	91.5	88.8	96.0	100.0	99.9	98.1	95.1	93.9	100.0
	(0.1)	(0.3)	(0.4)	(0.2)	(0.2)	(0.6)	(0.3)	(0.3)	(0.1)	(1.5)	(0.5)	(1.7)	(0.7)	(1.6)	(0.9)	(0.4)	(0.1)	(0.1)	(0.1)	(0.3)	(0.7)	(0.7)	(0.1)
DA2102i Has mutual funds	12.9	22.8	7.9	20.6	7.9	3.3	0.8	8.5	8.7	0.5	9.5	0.5	0.8	2.8	24.4	3.5	4.9	15.6	12.3	3.5	9.1	4.4	34.2
	(0.3)	(1.1)	(0.5)	(0.8)	(0.7)	(0.3)	(0.2)	(0.5)	(0.4)	(0.2)	(0.7)	(0.2)	(0.2)	(0.7)	(1.3)	(0.3)	(0.1)	(0.7)	(0.9)	(0.3)	(0.7)	(0.7)	(0.3)
DA2103i Has bonds	3.2	2.2	1.8	3.1	1.9	10.9	0.4	0.5	0.6	0.2	10.9	0.6	1.2	0.9	2.1	9.0	19.1	0.5	2.5	0.8	0.5	0.7	0.7
	(0.2)	(0.4)	(0.3)	(0.3)	(0.3)	(0.5)	(0.2)	(0.1)	(0.1)	(0.2)	(0.7)	(0.3)	(0.6)	(0.4)	(0.4)	(0.5)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(0.3)	(0.1)
DA2105i Has shares (publicly traded)	10.9	11.1	3.8	15.4	8.9	10.5	1.2	12.4	12.1	3.5	6.5	5.9	1.8	1.2	18.0	2.1	8.0	6.1	6.1	4.7	5.2	1.8	20.3
	(0.3)	(0.8)	(0.4)	(0.7)	(0.6)	(0.6)	(0.3)	(0.6)	(0.4)	(0.7)	(0.5)	(0.9)	(0.7)	(0.3)	(1.1)	(0.2)	(0.1)	(0.5)	(0.6)	(0.3)	(0.5)	(0.5)	(0.2)
DA2107i Has money owed to household	6.4	6.5	8.9	10.5	6.5	3.2	2.3	12.0	3.7	2.3	0.8	3.2	5.1	7.3	8.2	4.0	2.5	5.2	7.6	6.3	3.2	3.4	M
	(0.2)	(0.6)	(0.6)	(0.8)	(0.6)	(0.3)	(0.3)	(0.6)	(0.3)	(0.5)	(0.2)	(0.6)	(1.0)	(1.1)	(0.9)	(0.3)	(0.1)	(0.5)	(0.7)	(0.5)	(0.4)	(0.6)	
DA2109i Has voluntary pensions/whole life insurance	28.4	41.3	15.6	41.9	22.4	15.5	0.6	23.5	39.8	0.9	11.6	12.4	25.1	13.8	61.0	17.4	10.2	12.6	6.7	18.7	19.7	16.1	27.3
	(0.4)	(1.2)	(0.8)	(1.1)	(0.9)	(0.6)	(0.2)	(0.7)	(0.8)	(0.3)	(0.7)	(1.4)	(2.4)	(1.5)	(1.6)	(0.6)	(0.1)	(0.8)	(0.7)	(0.7)	(1.0)	(1.4)	(0.5)
DA2199i Has other types of financial assets	9.6	4.7	16.6	18.0	7.6	4.0	0.5	5.8	9.5	0.5	7.2	0.6	1.1	2.0	7.9	4.8	1.5	2.9	3.1	1.4	3.4	1.1	16.4
	(0.3)	(0.5)	(0.9)	(0.9)	(0.6)	(0.4)	(0.1)	(0.4)	(0.4)	(0.3)	(0.5)	(0.2)	(0.7)	(0.6)	(0.9)	(0.4)	(0.1)	(0.4)	(0.5)	(0.2)	(0.4)	(0.3)	(0.4)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets.
See country notes: AT1, BE2, CY1, CY2, EE1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IT1, LU1, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table C2 Financial assets - conditional medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA2100 Total financial assets	15.0	28.5	5.8	25.9	5.1	13.2	2.2	12.0	15.2	0.5	10.0	5.5	1.6	1.5	80.4	3.5	16.8	20.7	18.7	6.3	2.7	5.0	12.6
	(0.3)	(1.6)	(0.2)	(1.5)	(0.3)	(0.8)	(0.3)	(0.6)	(0.7)	(0.1)	(0.6)	(1.1)	(0.3)	(0.2)	(6.0)	(0.2)	(0.1)	(0.7)	(0.8)	(0.5)	(0.3)	(0.5)	(0.5)
DA2101 Deposits	9.0	14.2	4.9	12.5	4.3	8.7	2.0	7.0	9.5	0.4	7.5	4.2	1.2	1.0	35.7	2.1	11.8	16.1	16.0	5.0	1.3	3.8	6.1
	(0.2)	(1.0)	(0.2)	(0.7)	(0.3)	(0.7)	(0.2)	(0.5)	(0.5)	(0.1)	(0.5)	(0.9)	(0.2)	(0.1)	(3.4)	(0.1)	(0.1)	(0.6)	(0.6)	(0.2)	(0.2)	(0.1)	(0.3)
DA2102 Mutual funds, total	18.0	36.5	3.9	16.0	1.4	50.7	20.6	25.0	10.0	N	26.0	N	N	2.3	70.5	13.7	22.0	14.9	22.0	9.6	6.4	6.9	6.2
	(1.3)	(8.8)	(0.6)	(2.0)	(0.2)	(11.2)	(11.3)	(2.9)	(1.5)		(3.4)			(1.5)	(9.4)	(2.1)	(0.2)	(1.9)	(2.4)	(1.7)	(1.2)	(2.2)	(0.3)
DA2103 Bonds	20.0	12.0	7.8	10.0	0.6	1.0	N	10.0	11.5	N	25.0	N	N	N	58.6	11.7	10.1	N	17.6	17.2	N	N	12.0
	(1.7)	(4.7)	(2.3)	(2.9)	(0.7)	(0.3)		(10.0)	(2.6)		(3.3)				(20.6)	(1.2)	(0.4)		(5.9)	(5.5)			(3.5)
DA2105 Shares, publicly traded	10.0	14.4	3.9	15.0	2.3	5.8	N	6.0	6.0	1.3	14.0	0.5	N	7.0	39.0	5.8	13.5	11.9	14.8	2.1	5.2	6.9	7.4
	(0.5)	(3.5)	(0.6)	(1.9)	(0.7)	(1.1)		(1.0)	(0.6)	(0.4)	(2.4)	(0.3)		(3.3)	(7.2)	(1.2)	(0.3)	(2.1)	(3.0)	(0.6)	(1.1)	(5.2)	(0.1)
DA2107 Money owed to households	3.0	5.0	1.9	2.0	1.3	5.0	1.8	5.0	2.9	0.7	5.0	5.9	1.4	0.2	8.7	1.5	3.5	7.1	3.5	5.0	5.0	1.5	M
	(0.2)	(1.3)	(0.2)	(0.5)	(0.3)	(2.0)	(0.6)	(0.6)	(0.5)	(0.5)	(15.3)	(3.0)	(0.9)	(0.1)	(3.1)	(0.4)	(0.7)	(2.2)	(0.5)	(0.7)	(2.3)	(0.4)	
DA2109 Voluntary pension/whole life insurance	16.0	14.1	2.7	20.1	2.2	34.0	N	10.0	15.3	N	17.0	9.1	1.3	8.5	21.5	8.6	29.0	22.9	10.8	5.0	5.1	4.9	10.8
	(0.6)	(0.9)	(0.3)	(1.5)	(0.4)	(4.2)		(0.6)	(0.7)		(2.6)	(1.7)	(0.1)	(0.6)	(2.1)	(0.4)	(0.1)	(4.8)	(3.1)	(0.3)	(0.4)	(0.6)	(0.5)
DA2199 Other types of financial assets	4.5	15.2	1.1	2.5	2.5	10.9	N	16.9	2.9	N	33.0	N	N	N	19.5	45.2	N	13.0	16.6	4.7	3.1	N	4.0
	(0.4)	(8.6)	(0.1)	(0.4)	(0.4)	(5.6)		(4.1)	(0.7)		(7.8)				(8.5)	(3.1)		(3.5)	(6.2)	(3.7)	(1.2)		(0.4)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets. Medians are conditional, among households owning particular assets.
See country notes: AT1, BE2, CY1, CY2, EE1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IT1, LU1, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	66.4	106.2	14.4	77.9	25.4	64.6	13.8	64.5	63.8	4.2	72.4	31.7	9.9	5.6	330.8	17.9	47.5	62.7	47.8	31.9	16.2	11.7	61.0
	(1.5)	(5.5)	(0.6)	(3.7)	(2.1)	(3.7)	(1.8)	(5.0)	(1.9)	(0.9)	(5.7)	(2.8)	(1.2)	(0.7)	(36.6)	(1.2)	(0.1)	(3.5)	(3.9)	(1.5)	(1.0)	(0.8)	(1.6)
p10	0.5	0.7	0.7	0.9	0.1	1.0	0.1	0.3	0.5	0.0	0.6	< 0.1	< 0.1	0.1	4.0	0.2	0.3	0.9	1.0	0.2	< 0.1	0.3	0.4
	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.9)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
p20	1.7	2.5	1.6	3.8	0.5	2.2	0.3	1.0	1.5	< 0.1	1.8	0.5	0.1	0.3	14.1	0.4	3.0	3.2	3.7	0.7	0.1	0.8	1.5
	(0.1)	(0.5)	(0.1)	(0.4)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(1.7)	(0.1)	(0.1)	(0.3)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)
p30	4.1	7.9	2.4	8.8	1.3	4.4	0.6	3.0	3.7	0.1	3.9	1.0	0.4	0.5	28.6	1.0	6.3	7.5	7.5	1.5	0.5	1.8	3.6
	(0.2)	(1.1)	(0.1)	(0.8)	(0.1)	(0.4)	(0.1)	(0.2)	(0.3)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)	(2.7)	(0.1)	(0.1)	(0.4)	(0.5)	(0.1)	(0.1)	(0.1)	(0.2)
p40	8.5	17.0	3.9	16.0	3.0	7.6	1.3	6.0	8.0	0.3	6.8	2.6	0.9	1.0	50.2	1.9	10.0	13.5	12.4	3.3	1.0	3.6	7.0
	(0.3)	(1.3)	(0.1)	(1.1)	(0.2)	(0.7)	(0.2)	(0.4)	(0.5)	(0.1)	(0.5)	(0.5)	(0.2)	(0.1)	(4.0)	(0.2)	(0.1)	(0.7)	(0.7)	(0.3)	(0.1)	(0.4)	(0.3)
p50	15.0	28.5	5.8	25.9	5.1	13.2	2.2	12.0	15.2	0.5	10.0	5.5	1.6	1.5	80.4	3.5	16.8	20.7	18.7	6.3	2.7	5.0	12.6
	(0.3)	(1.6)	(0.2)	(1.5)	(0.3)	(0.8)	(0.3)	(0.6)	(0.7)	(0.1)	(0.6)	(1.1)	(0.3)	(0.2)	(6.0)	(0.2)	(0.1)	(0.7)	(0.8)	(0.5)	(0.3)	(0.5)	(0.5)
p60	25.0	46.7	8.6	42.2	8.9	20.6	4.0	20.0	25.2	0.7	18.0	10.7	2.6	2.0	120.2	5.8	30.0	30.7	24.4	11.5	5.3	7.3	21.5
	(0.5)	(3.0)	(0.5)	(2.1)	(0.6)	(1.2)	(0.4)	(0.7)	(1.0)	(0.1)	(1.5)	(1.6)	(0.3)	(0.2)	(7.8)	(0.2)	(0.1)	(1.2)	(0.9)	(0.8)	(0.5)	(0.6)	(0.6)
p70	42.1	73.5	12.5	67.2	15.2	34.2	7.0	33.7	43.4	1.3	30.4	20.7	4.1	3.6	179.1	9.4	41.3	47.7	35.4	20.4	10.0	10.0	35.4
	(0.8)	(5.1)	(0.5)	(3.5)	(0.8)	(2.1)	(0.6)	(1.5)	(1.3)	(0.2)	(2.2)	(2.7)	(0.6)	(0.7)	(13.3)	(0.6)	(0.1)	(2.1)	(1.8)	(0.8)	(0.5)	(0.5)	(1.1)
p80	72.9	129.8	19.5	111.3	26.3	62.0	12.0	60.0	71.7	2.8	55.0	39.3	8.7	6.5	294.8	18.6	66.3	76.2	57.7	34.7	20.0	15.2	62.0
	(1.5)	(7.1)	(0.7)	(4.0)	(1.5)	(3.0)	(1.2)	(2.0)	(2.8)	(0.6)	(2.3)	(5.7)	(0.8)	(1.0)	(16.7)	(1.0)	(0.1)	(3.8)	(3.6)	(1.3)	(1.1)	(1.0)	(1.5)
p90	148.1	262.2	35.1	194.5	52.8	138.4	25.0	122.0	146.9	10.5	114.0	82.3	18.7	12.9	559.5	44.8	107.0	141.6	110.7	70.6	37.9	27.8	125.9
	(3.8)	(18.2)	(2.0)	(7.8)	(3.9)	(9.9)	(2.4)	(7.7)	(5.2)	(1.6)	(5.6)	(9.4)	(1.9)	(1.5)	(45.3)	(2.3)	(0.2)	(12.7)	(8.4)	(3.5)	(2.8)	(2.3)	(3.0)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets. Medians and deciles are conditional, among households owning any sort of financial asset.
See country notes: AT1, BE2, CY1, CY2, EE1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IT1, LU1, NL1 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	15.0	28.5	5.8	25.9	5.1	13.2	2.2	12.0	15.2	0.5	10.0	5.5	1.6	1.5	80.4	3.5	16.8	20.7	18.7	6.3	2.7	5.0	12.6
		(0.3)	(1.6)	(0.2)	(1.5)	(0.3)	(0.8)	(0.3)	(0.6)	(0.7)	(0.1)	(0.6)	(1.1)	(0.3)	(0.2)	(6.0)	(0.2)	(0.1)	(0.7)	(0.8)	(0.5)	(0.3)	(0.5)	(0.5)
Income	Bottom 20%	2.3	4.2	2.3	5.8	1.6	4.6	0.6	1.5	2.2	0.3	2.0	1.0	0.1	0.8	20.2	1.1	10.0	5.1	4.2	1.5	0.5	1.9	2.3
		(0.2)	(1.6)	(0.1)	(1.1)	(0.6)	(0.7)	(0.1)	(0.3)	(0.3)	(0.1)	(0.5)	(0.5)	(0.1)	(0.2)	(5.1)	(0.1)	(0.4)	(0.8)	(0.5)	(0.3)	(0.1)	(0.4)	(0.4)
	20-40%	6.7	14.8	3.9	13.8	3.2	7.2	1.1	5.0	6.8	0.3	5.0	1.9	0.7	0.7	46.9	1.7	16.1	13.0	11.2	3.0	1.1	3.7	7.5
		(0.4)	(3.2)	(0.3)	(1.7)	(0.6)	(0.9)	(0.3)	(0.8)	(0.8)	(0.1)	(0.6)	(1.0)	(0.4)	(0.3)	(8.4)	(0.3)	(0.1)	(1.8)	(1.4)	(0.6)	(0.3)	(0.4)	(0.8)
	40-60%	13.3	33.1	5.8	24.8	3.4	12.1	2.1	10.4	12.8	0.7	10.0	4.8	1.2	1.7	82.5	2.9	12.0	20.7	18.7	4.7	2.8	3.9	12.5
		(0.7)	(4.8)	(0.5)	(3.3)	(0.5)	(1.5)	(0.4)	(1.3)	(1.1)	(0.1)	(1.1)	(3.3)	(0.6)	(0.4)	(13.4)	(0.3)	(0.1)	(1.9)	(1.8)	(0.8)	(0.6)	(0.7)	(1.2)
	60-80%	26.9	33.4	8.6	43.0	7.2	17.3	3.4	21.6	26.5	0.5	17.4	6.5	2.9	1.9	114.9	4.4	23.8	32.4	22.9	10.0	3.4	7.0	18.2
		(1.1)	(5.1)	(0.7)	(4.9)	(1.0)	(2.1)	(0.6)	(2.2)	(1.6)	(0.1)	(2.7)	(3.0)	(0.5)	(0.4)	(15.9)	(0.4)	(0.8)	(3.1)	(1.4)	(0.9)	(0.8)	(1.2)	(1.1)
	80-90%	50.7	54.7	11.3	82.0	10.7	31.2	5.0	36.1	42.0	0.7	33.2	19.7	3.0	2.5	160.5	8.0	37.5	49.8	28.3	19.7	6.3	8.1	27.1
		(3.0)	(13.1)	(1.1)	(9.6)	(1.4)	(4.7)	(0.6)	(3.5)	(2.9)	(0.3)	(8.3)	(6.1)	(1.0)	(1.0)	(29.4)	(1.4)	(0.2)	(6.6)	(2.3)	(3.3)	(1.3)	(1.6)	(1.8)
	90-100%	105.0	158.0	21.1	136.7	29.0	59.4	13.6	84.7	102.8	0.8	102.3	29.7	14.5	5.1	318.3	23.2	37.5	59.0	65.7	48.4	20.1	10.1	68.9
		(4.3)	(19.1)	(3.0)	(13.8)	(5.0)	(9.6)	(4.0)	(8.8)	(5.8)	(0.3)	(9.7)	(9.7)	(2.7)	(0.9)	(47.0)	(2.7)	(0.7)	(7.4)	(11.2)	(5.9)	(3.7)	(1.9)	(3.8)
Net wealth	Bottom 20%	1.2	1.6	1.6	1.5	0.6	1.6	0.5	0.7	0.8	0.2	2.5	0.6	0.2	0.8	11.1	0.9	6.0	1.5	1.9	0.8	0.5	1.2	0.7
		(0.1)	(0.3)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.2)	(0.2)	(0.2)	(3.0)	(0.1)	(0.1)	(0.2)	(0.2)	(0.2)	(0.1)	(0.4)	(0.1)
	20-40%	12.0	21.4	3.9	13.9	2.9	10.9	1.3	6.0	9.5	0.4	5.0	3.0	0.9	0.7	58.3	1.5	6.3	14.0	15.4	4.1	0.8	3.8	7.5
		(0.5)	(2.3)	(0.2)	(1.3)	(0.5)	(1.7)	(0.2)	(0.8)	(0.9)	(0.1)	(0.8)	(0.7)	(0.3)	(0.3)	(9.9)	(0.2)	(0.1)	(1.2)	(1.0)	(0.8)	(0.2)	(0.5)	(0.6)
	40-60%	13.0	24.2	5.8	45.8	5.6	12.6	2.4	11.4	16.6	0.4	9.8	4.6	1.1	1.6	75.0	2.8	20.0	29.0	23.1	5.4	2.1	5.0	13.6
		(0.6)	(2.9)	(0.5)	(3.7)	(0.7)	(1.3)	(0.4)	(1.5)	(1.0)	(0.1)	(0.8)	(2.5)	(0.4)	(0.4)	(12.3)	(0.4)	(0.1)	(2.3)	(1.3)	(1.0)	(0.6)	(0.7)	(1.0)
	60-80%	30.4	70.6	7.8	55.9	12.9	26.6	5.0	24.4	33.0	0.7	23.3	15.5	3.3	1.8	131.3	6.0	27.5	37.2	25.6	14.2	5.9	7.1	29.2
		(0.9)	(7.7)	(0.7)	(5.5)	(1.6)	(3.6)	(0.6)	(2.6)	(1.9)	(0.2)	(3.3)	(4.0)	(1.1)	(0.5)	(14.5)	(0.4)	(0.2)	(3.0)	(1.2)	(1.5)	(1.0)	(0.9)	(1.3)
	80-90%	73.1	181.9	13.3	111.5	20.0	53.5	6.6	60.3	74.0	1.2	51.7	20.6	8.9	3.1	298.9	14.8	55.0	69.9	54.8	28.7	13.0	10.1	65.5
		(3.3)	(19.2)	(1.4)	(12.4)	(3.7)	(11.3)	(1.8)	(4.6)	(6.4)	(0.6)	(6.4)	(6.5)	(2.5)	(1.1)	(55.0)	(1.6)	(0.9)	(9.0)	(5.3)	(4.1)	(2.5)	(1.2)	(3.8)
	90-100%	182.5	395.6	29.2	219.6	44.9	140.5	27.3	161.3	192.1	0.9	123.0	75.6	14.5	5.2	650.5	30.3	89.3	193.6	96.9	61.5	27.4	17.5	180.6
		(8.8)	(44.1)	(3.3)	(16.0)	(8.8)	(21.2)	(8.5)	(18.5)	(14.4)	(0.6)	(18.0)	(29.9)	(7.3)	(1.8)	(198.9)	(4.7)	(2.3)	(23.8)	(20.4)	(6.2)	(5.4)	(3.9)	(11.4)
Household size	1	10.4	18.8	3.5	17.4	3.1	8.6	1.3	7.9	10.0	0.4	8.5	2.4	0.7	1.1	68.5	2.2	13.3	12.3	9.4	4.8	1.0	3.0	7.0
		(0.5)	(2.5)	(0.3)	(1.3)	(0.4)	(1.3)	(0.2)	(1.3)	(0.8)	(0.1)	(1.0)	(1.1)	(0.2)	(0.2)	(10.5)	(0.2)	(0.3)	(0.8)	(0.6)	(0.6)	(0.3)	(0.5)	(0.6)
	2	21.8	44.1	6.4	38.0	7.7	18.5	3.0	18.6	22.3	0.4	14.0	5.8	2.2	2.0	85.3	4.4	17.5	30.3	23.0	6.3	3.2	5.3	23.8
		(0.8)	(5.7)	(0.4)	(2.8)	(0.7)	(1.6)	(0.3)	(1.6)	(1.6)	(0.1)	(1.7)	(1.8)	(0.4)	(0.3)	(10.9)	(0.4)	(0.1)	(1.7)	(1.2)	(0.7)	(0.7)	(0.6)	(1.2)
	3	15.5	29.0	6.6	41.1	6.5	11.1	3.0	11.9	15.1	0.5	11.0	3.2	1.7	1.2	89.1	4.0	24.0	28.3	21.9	6.8	4.9	6.3	14.8
		(1.1)	(3.9)	(0.7)	(6.4)	(1.0)	(2.0)	(0.4)	(1.5)	(1.4)	(0.2)	(2.1)	(1.8)	(0.6)	(0.5)	(16.5)	(0.5)	(0.1)	(4.3)	(1.7)	(1.1)	(0.8)	(1.0)	(1.2)
	4	16.0	31.5	9.2	25.4	6.1	14.1	2.9	12.6	18.7	0.5	12.0	19.5	4.3	2.0	87.8	4.9	20.1	28.9	24.2	8.9	4.9	5.8	18.3
		(1.0)	(7.2)	(0.7)	(6.6)	(1.4)	(1.3)	(0.5)	(1.4)	(1.5)	(0.1)	(1.5)	(5.2)	(1.6)	(0.5)	(15.3)	(0.6)	(0.2)	(3.5)	(1.3)	(1.3)	(1.3)	(1.1)	(1.4)
	5+	8.9	21.5	9.9	10.1	9.2	15.5	1.1	5.8	7.8	0.7	6.5	10.0	1.8	N	84.2	3.4	8.8	31.6	22.2	9.0	4.1	3.8	10.0
		(0.7)	(6.6)	(2.0)	(4.5)	(2.0)	(2.4)	(0.5)	(1.6)	(1.6)	(0.1)	(2.1)	(4.0)	(1.0)		(27.0)	(0.7)	(0.5)	(9.3)	(5.6)	(2.7)	(1.1)	(1.0)	(1.1)
Housing status	Owners - outright	25.0	56.7	7.0	70.9	7.0	21.3	3.2	20.8	42.3	0.6	15.0	10.0	2.0	1.4	123.1	4.0	27.5	59.9	28.2	11.0	3.1	5.1	38.8
		(0.7)	(5.5)	(0.3)	(5.3)	(0.6)	(1.4)	(0.4)	(1.1)	(1.7)	(0.1)	(1.3)	(1.8)	(0.2)	(0.3)	(12.6)	(0.3)	(0.2)	(12.4)	(2.4)	(1.0)	(0.3)	(0.5)	(2.1)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	21.5	31.7	6.2	45.4	5.8	19.0	1.8	11.7	19.6	0.7	13.0	4.6	3.0	2.7	86.1	3.6	12.3	32.9	26.5	6.0	4.7	6.3	15.4
		(0.8)	(2.8)	(0.5)	(6.0)	(0.7)	(1.6)	(0.6)	(1.1)	(1.0)	(0.2)	(2.5)	(1.6)	(0.9)	(1.3)	(9.0)	(0.5)	(0.1)	(1.9)	(1.6)	(0.7)	(1.4)	(1.0)	(0.6)
	Renters / other	6.3	4.8	2.9	11.8	1.5	3.7	1.0	2.5	3.6	0.3	3.5	2.0	0.5	1.4	39.6	2.2	6.3	8.7	10.5	2.6	1.0	2.0	2.7
		(0.3)	(1.3)	(0.4)	(1.1)	(0.3)	(0.5)	(0.1)	(0.4)	(0.3)	(0.1)	(0.4)	(1.0)	(0.4)	(0.3)	(7.4)	(0.3)	(0.1)	(0.9)	(0.8)	(0.6)	(0.2)	(0.7)	(0.3)
Age of RP	**16-34**	7.4	12.7	4.9	10.8	2.7	8.3	1.0	5.1	6.0	0.4	5.0	2.6	1.8	1.4	37.6	3.0	10.0	17.0	5.2	3.6	1.0	5.0	5.6
		(0.6)	(3.1)	(0.8)	(1.6)	(0.5)	(2.0)	(0.1)	(1.0)	(0.8)	(0.2)	(1.5)	(1.6)	(0.3)	(0.5)	(7.3)	(0.3)	(0.1)	(1.9)	(0.7)	(1.8)	(0.5)	(1.1)	(0.4)
	35-44	12.6	25.8	7.8	22.3	5.6	10.7	2.8	8.7	12.4	0.4	10.0	8.0	2.2	1.8	49.5	4.0	15.7	16.7	15.8	5.7	3.8	3.8	9.0
		(0.8)	(3.2)	(0.7)	(2.2)	(0.9)	(1.5)	(0.4)	(1.0)	(1.2)	(0.2)	(1.9)	(2.3)	(0.7)	(0.6)	(8.9)	(0.5)	(0.2)	(1.6)	(1.4)	(0.9)	(1.1)	(0.4)	(0.9)
	45-54	15.4	27.1	6.2	35.8	4.3	14.0	2.0	10.4	15.0	0.4	10.5	7.0	1.6	2.0	93.8	4.5	17.5	26.0	22.1	8.8	3.3	6.0	18.3
		(0.8)	(3.5)	(0.4)	(5.4)	(0.6)	(1.8)	(0.3)	(1.3)	(1.3)	(0.1)	(1.7)	(3.4)	(0.5)	(0.5)	(12.0)	(0.5)	(0.2)	(3.9)	(1.6)	(1.2)	(0.7)	(0.8)	(1.7)
	55-64	20.2	54.3	7.0	41.9	6.2	17.0	3.0	18.0	19.7	0.7	12.8	9.2	1.9	1.3	115.7	3.6	26.3	34.0	21.7	6.3	2.8	6.6	20.0
		(1.1)	(6.4)	(0.7)	(4.9)	(1.2)	(1.7)	(0.5)	(1.7)	(1.9)	(0.1)	(3.0)	(3.1)	(0.8)	(0.4)	(20.2)	(0.6)	(0.2)	(5.1)	(2.1)	(1.0)	(0.6)	(0.6)	(1.3)
	65-74	19.4	34.9	5.8	35.4	6.4	14.9	2.9	17.3	24.5	0.5	13.9	5.4	2.1	1.0	143.4	2.6	16.8	19.6	22.3	5.2	2.1	3.8	20.1
		(1.0)	(5.6)	(0.6)	(4.4)	(1.3)	(3.2)	(0.7)	(2.5)	(2.8)	(0.1)	(2.5)	(1.7)	(1.2)	(0.2)	(24.1)	(0.4)	(0.1)	(1.8)	(1.2)	(1.0)	(0.6)	(0.7)	(1.7)
	75+	16.5	33.2	3.9	29.4	7.1	14.4	2.5	13.5	22.2	0.7	9.3	5.8	0.3	1.0	172.9	2.8	27.2	20.1	19.3	7.2	2.3	3.8	20.0
		(0.9)	(10.0)	(0.2)	(4.5)	(1.4)	(2.2)	(0.6)	(1.5)	(2.5)	(0.2)	(1.2)	(2.4)	(0.2)	(0.3)	(55.2)	(0.5)	(0.3)	(1.9)	(1.8)	(0.9)	(0.7)	(0.8)	(1.4)

Source: Household Finance and Consumption Survey - wave 2021.
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, BE2, CY1, CY2, EE1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IT1, LU1, LV1, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	10.9	11.1	3.8	15.4	8.9	10.5	1.2	12.4	12.1	3.5	6.5	5.9	1.8	1.2	18.0	2.1	8.0	6.1	6.1	4.7	5.2	1.8	20.3
		(0.3)	(0.8)	(0.4)	(0.7)	(0.6)	(0.6)	(0.3)	(0.6)	(0.4)	(0.7)	(0.5)	(0.9)	(0.7)	(0.3)	(1.1)	(0.2)	(0.1)	(0.5)	(0.6)	(0.3)	(0.5)	(0.5)	(0.2)
Income	Bottom 20%	3.0	2.4	2.4	8.1	1.0	3.2	0.6	2.7	2.1	0.6	0.8	3.1	0.0	0.9	5.0	0.1	3.5	3.8	2.6	0.6	2.1	0.2	6.9
		(0.4)	(0.9)	(0.6)	(1.7)	(0.7)	(0.7)	(0.5)	(0.6)	(0.4)	(0.5)	(0.6)	(1.6)	(0.1)	(0.8)	(2.0)	(0.1)	(0.1)	(1.0)	(1.1)	(0.2)	(1.1)	(0.2)	(0.9)
	20-40%	4.2	7.2	2.3	4.4	7.1	6.2	0.6	6.3	4.8	1.6	0.6	6.7	0.0	0.4	10.6	0.4	14.9	3.2	2.6	2.3	3.3	0.5	12.9
		(0.4)	(1.6)	(0.6)	(1.0)	(1.5)	(1.0)	(0.3)	(1.0)	(0.8)	(1.0)	(0.4)	(1.8)	(0.1)	(0.6)	(2.4)	(0.1)	(0.1)	(1.0)	(0.8)	(0.7)	(1.5)	(0.3)	(1.0)
	40-60%	8.0	13.2	3.2	13.3	3.3	9.6	0.6	10.2	8.2	5.0	3.4	5.0	0.5	1.1	20.9	0.9	5.8	6.1	4.4	2.0	4.8	2.6	16.2
		(0.5)	(2.2)	(0.8)	(1.6)	(1.1)	(1.2)	(0.4)	(1.4)	(1.0)	(1.9)	(0.8)	(2.4)	(0.5)	(0.7)	(3.3)	(0.2)	(0.1)	(1.2)	(1.2)	(0.5)	(1.4)	(1.4)	(1.0)
	60-80%	13.8	8.2	2.6	16.8	10.3	10.8	1.3	15.6	15.3	4.7	8.1	5.2	5.3	0.3	20.2	2.6	9.1	7.4	6.9	4.6	6.8	3.4	24.8
		(0.6)	(1.5)	(0.8)	(1.9)	(1.7)	(1.3)	(0.8)	(1.4)	(1.2)	(1.7)	(1.5)	(2.0)	(3.0)	(0.5)	(3.0)	(0.6)	(0.1)	(1.3)	(1.5)	(0.8)	(1.3)	(1.3)	(1.0)
	80-90%	19.2	18.3	5.1	29.9	17.6	17.8	0.4	20.0	24.4	2.9	13.5	9.4	1.2	3.9	26.4	4.1	6.8	8.6	10.2	9.2	6.2	0.6	29.6
		(1.1)	(4.1)	(1.4)	(3.2)	(3.0)	(2.0)	(0.6)	(2.3)	(1.7)	(2.1)	(2.1)	(3.9)	(0.9)	(1.6)	(4.1)	(1.0)	(0.1)	(2.4)	(3.0)	(1.9)	(1.7)	(1.1)	(1.4)
	90-100%	31.7	30.8	12.3	39.2	28.4	27.9	5.8	34.0	35.6	9.0	25.9	9.7	5.3	2.9	40.7	8.7	7.0	11.4	18.5	19.4	12.0	4.3	51.4
		(1.3)	(3.8)	(2.2)	(3.4)	(3.0)	(2.6)	(2.5)	(2.8)	(1.6)	(4.4)	(2.8)	(2.5)	(1.5)	(1.5)	(4.5)	(1.4)	(0.1)	(2.5)	(3.3)	(2.1)	(3.3)	(2.2)	(1.4)
Net wealth	Bottom 20%	1.4	< 0.1	2.3	1.9	3.1	1.5	0.0	1.2	1.6	0.3	0.8	0.6	0.0	1.3	4.7	0.5	3.3	3.0	0.3	0.5	0.8	0.0	4.0
		(0.2)	(0.5)	(0.7)	(0.6)	(1.1)	(0.7)	(0.1)	(0.5)	(0.5)	(0.5)	(0.7)	(0.5)	(0.1)	(0.8)	(1.6)	(0.3)	(0.2)	(1.0)	(0.3)	(0.6)	(0.8)	(0.1)	(0.6)
	20-40%	5.4	5.6	1.1	7.3	4.1	5.3	0.2	5.2	4.7	2.1	2.0	4.5	0.0	1.0	17.1	0.3	5.0	4.0	3.0	1.8	1.6	0.2	8.9
		(0.5)	(1.4)	(0.4)	(1.3)	(1.3)	(1.1)	(0.2)	(1.1)	(0.8)	(1.1)	(1.0)	(2.1)	(0.3)	(0.7)	(2.7)	(0.1)	(0.2)	(1.1)	(0.9)	(0.8)	(0.7)	(0.3)	(0.8)
	40-60%	6.9	7.4	3.3	12.1	5.4	7.1	0.6	8.6	9.6	2.2	3.1	9.3	0.9	1.0	11.7	0.5	6.0	6.0	2.8	4.1	3.3	2.1	14.2
		(0.5)	(1.8)	(0.8)	(1.7)	(1.3)	(1.1)	(0.5)	(1.1)	(0.9)	(1.2)	(1.1)	(3.8)	(0.5)	(1.0)	(2.3)	(0.2)	(0.1)	(1.4)	(0.9)	(0.9)	(1.0)	(1.4)	(0.9)
	60-80%	11.6	15.4	2.7	18.0	10.0	12.9	0.9	14.7	12.6	3.8	7.9	6.2	0.5	0.4	17.8	2.2	9.1	5.2	4.5	2.8	9.3	1.2	24.5
		(0.6)	(2.2)	(0.7)	(2.0)	(1.6)	(1.5)	(0.6)	(1.5)	(1.0)	(2.1)	(1.3)	(2.7)	(0.5)	(0.3)	(3.1)	(0.5)	(0.1)	(1.3)	(1.3)	(0.6)	(1.8)	(1.3)	(1.1)
	80-90%	21.9	25.2	6.6	30.7	15.2	19.6	1.8	22.2	22.6	9.1	14.3	7.7	3.2	1.0	30.0	4.3	19.4	9.4	12.5	8.6	12.0	1.7	38.5
		(1.1)	(3.8)	(1.6)	(3.7)	(2.9)	(2.3)	(1.5)	(2.3)	(1.7)	(3.9)	(2.2)	(3.3)	(1.4)	(0.8)	(5.0)	(0.9)	(0.3)	(1.8)	(2.8)	(1.6)	(2.5)	(1.3)	(1.7)
	90-100%	36.4	29.1	13.1	45.2	28.9	32.1	7.3	42.1	41.2	9.6	23.4	10.2	12.1	3.5	47.6	9.6	14.1	15.2	27.6	20.3	10.3	9.5	60.9
		(1.2)	(3.6)	(2.2)	(3.1)	(3.0)	(2.4)	(2.6)	(2.9)	(1.8)	(3.4)	(2.3)	(3.1)	(6.1)	(1.3)	(5.2)	(1.4)	(0.2)	(2.3)	(4.6)	(1.9)	(2.8)	(3.1)	(1.4)
Household size	1	8.5	7.7	2.8	13.4	6.8	8.1	1.0	8.4	7.9	0.7	3.3	2.5	0.7	0.8	15.6	1.1	5.8	5.9	3.8	2.8	3.9	2.8	13.4
		(0.4)	(1.2)	(0.6)	(1.2)	(1.1)	(0.9)	(0.5)	(1.0)	(0.6)	(0.5)	(0.6)	(1.3)	(0.3)	(0.5)	(2.1)	(0.2)	(0.1)	(0.8)	(0.8)	(0.6)	(1.1)	(1.5)	(0.6)
	2	13.6	16.0	4.1	18.7	7.3	11.1	1.4	16.4	15.5	3.6	7.3	7.0	0.8	0.9	22.0	2.8	8.6	7.3	6.9	4.8	5.7	0.6	26.4
		(0.5)	(1.6)	(0.7)	(1.5)	(1.0)	(1.0)	(0.6)	(1.2)	(0.8)	(1.4)	(0.9)	(1.4)	(0.4)	(0.4)	(2.1)	(0.4)	(0.1)	(0.9)	(1.0)	(0.6)	(0.8)	(0.2)	(0.7)
	3	11.0	8.2	4.1	17.5	8.7	9.1	1.4	11.0	12.5	6.1	8.9	8.1	1.8	2.2	17.3	2.0	11.1	3.2	7.5	5.0	5.2	2.9	24.7
		(0.6)	(2.0)	(1.0)	(2.1)	(1.7)	(1.2)	(0.5)	(1.1)	(1.1)	(2.3)	(1.5)	(2.6)	(0.8)	(1.2)	(2.7)	(0.6)	(0.1)	(1.3)	(2.2)	(0.8)	(1.1)	(1.1)	(1.4)
	4	11.9	12.1	3.1	13.1	19.2	13.4	1.4	13.4	16.2	5.7	10.0	6.6	9.8	2.3	18.7	3.3	8.8	5.6	7.7	6.7	5.3	3.1	27.8
		(0.7)	(2.2)	(0.9)	(2.0)	(2.5)	(1.3)	(0.9)	(1.6)	(1.3)	(2.1)	(1.8)	(2.6)	(6.3)	(1.4)	(2.8)	(0.7)	(0.1)	(1.5)	(2.3)	(1.0)	(1.6)	(1.3)	(1.4)
	5+	8.0	10.2	10.5	7.0	12.8	12.6	0.0	10.8	10.4	3.4	3.6	4.8	1.9	N	14.2	1.5	4.6	7.2	12.7	6.8	7.3	0.0	22.6
		(0.7)	(2.5)	(3.3)	(1.8)	(2.6)	(1.6)	(0.1)	(2.1)	(1.3)	(2.0)	(1.8)	(2.5)	(1.3)		(3.8)	(0.7)	(0.1)	(2.5)	(4.2)	(1.9)	(1.8)	(0.1)	(1.9)
Housing status	Owners - outright	13.4	14.0	4.1	23.8	6.1	12.6	1.6	16.1	16.9	4.6	6.9	8.9	2.3	0.8	22.6	2.2	9.2	7.4	10.0	5.8	6.0	2.3	28.9

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
		(0.4)	(1.4)	(0.5)	(1.7)	(0.7)	(0.9)	(0.5)	(0.9)	(0.8)	(1.0)	(0.6)	(1.5)	(0.9)	(0.3)	(2.2)	(0.3)	(0.1)	(1.4)	(1.3)	(0.5)	(0.6)	(0.6)	(0.7)
	Owners - with mortgage	13.8	13.8	4.2	18.5	18.7	14.3	1.5	12.2	18.7	1.6	10.6	2.3	1.7	2.4	16.1	2.0	5.3	6.9	7.1	5.6	5.7	1.3	24.5
		(0.6)	(1.6)	(1.1)	(1.9)	(1.8)	(1.1)	(1.0)	(1.2)	(1.0)	(1.8)	(2.0)	(0.7)	(0.8)	(1.3)	(1.9)	(0.5)	(0.1)	(0.8)	(1.9)	(0.7)	(2.1)	(0.9)	(0.8)
	Renters / other	6.6	3.8	3.0	10.2	5.8	4.1	0.3	6.0	4.7	0.5	3.1	4.8	0.4	5.1	14.3	1.6	7.0	4.9	3.4	2.5	2.6	0.1	8.0
		(0.4)	(0.8)	(0.8)	(0.9)	(1.5)	(0.8)	(0.1)	(0.9)	(0.5)	(0.4)	(0.8)	(1.9)	(0.3)	(3.0)	(1.7)	(0.5)	(0.1)	(0.8)	(0.6)	(0.6)	(1.1)	(0.2)	(0.6)
Age of RP	**16-34**	10.1	5.2	3.7	14.5	13.3	11.7	0.3	6.4	8.5	2.0	5.8	3.9	0.7	3.1	15.8	2.7	5.6	11.4	3.6	5.5	3.5	0.2	13.9
		(0.8)	(1.7)	(1.3)	(2.0)	(2.0)	(1.9)	(0.3)	(1.6)	(1.0)	(1.6)	(3.1)	(3.3)	(0.4)	(1.5)	(2.5)	(0.8)	(0.1)	(1.7)	(1.4)	(2.4)	(1.9)	(0.2)	(0.9)
	35-44	10.1	10.0	4.6	15.7	14.3	7.7	0.4	8.7	11.6	1.9	6.7	2.9	0.9	1.7	16.0	2.6	5.9	4.6	6.1	3.1	4.9	3.2	19.9
		(0.6)	(1.9)	(1.0)	(1.7)	(1.8)	(0.9)	(0.4)	(1.3)	(1.0)	(1.9)	(1.8)	(1.5)	(0.6)	(1.1)	(2.2)	(0.5)	(0.1)	(1.2)	(1.8)	(0.8)	(1.3)	(1.4)	(1.1)
	45-54	12.7	13.6	3.1	18.2	10.1	12.7	1.2	12.0	15.7	4.2	8.9	7.4	1.3	1.4	12.5	2.5	10.0	5.7	7.5	6.5	5.6	1.9	24.2
		(0.6)	(2.0)	(0.8)	(2.1)	(1.5)	(1.2)	(0.5)	(1.2)	(1.0)	(1.7)	(1.2)	(2.3)	(0.7)	(0.7)	(1.8)	(0.6)	(0.1)	(1.3)	(1.7)	(0.8)	(1.1)	(0.8)	(1.2)
	55-64	11.2	16.6	3.6	14.4	5.8	12.1	2.7	13.9	12.5	5.4	7.9	7.3	4.5	0.2	20.2	1.8	5.7	5.9	7.8	4.9	5.7	2.2	20.9
		(0.5)	(2.0)	(0.9)	(1.5)	(1.3)	(1.4)	(1.0)	(1.4)	(1.0)	(1.7)	(1.2)	(1.7)	(2.7)	(0.2)	(2.6)	(0.4)	(0.1)	(1.1)	(1.4)	(0.7)	(1.3)	(1.0)	(1.0)
	65-74	10.7	9.1	4.9	15.2	4.2	10.1	1.2	16.0	13.2	5.1	5.4	10.6	1.7	0.0	27.5	1.9	12.3	4.4	3.7	4.6	6.6	0.9	25.1
		(0.5)	(1.4)	(0.9)	(1.7)	(1.2)	(1.3)	(0.5)	(1.5)	(1.0)	(1.9)	(1.0)	(2.3)	(0.8)	(0.1)	(4.2)	(0.4)	(0.1)	(0.8)	(0.9)	(0.7)	(1.4)	(0.7)	(1.2)
	75+	9.8	10.0	2.9	14.5	4.3	9.0	0.5	14.7	10.7	1.4	3.9	3.9	0.6	1.4	21.5	0.6	10.4	3.5	6.6	3.9	3.5	0.8	19.9
		(0.6)	(2.1)	(0.8)	(2.0)	(1.3)	(1.1)	(0.5)	(1.6)	(1.2)	(0.8)	(0.7)	(1.5)	(0.6)	(1.1)	(5.2)	(0.2)	(0.1)	(0.9)	(1.4)	(0.7)	(0.9)	(0.5)	(1.3)

Source: Household Finance and Consumption Survey - wave 2021.
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, BE2, CY1, CY2, EE1, EE2, EE3, FI2, FI6, FI7, FI9, GR2, IT1, LU1, LV1, NL1 for information on country-specific issues that may affect the comparability of the figures.

D. Composition of assets
Table D1 Shares of main asset types on total assets
% of total assets

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1000 Total real assets	79.9	77.1	90.5	77.5	85.3	85.7	90.2	79.5	79.8	96.9	81.3	93.7	87.7	94.6	77.5	85.4	89.5	79.5	84.5	85.8	92.3	92.1	76.7
	(0.4)	(1.2)	(0.4)	(1.0)	(1.6)	(0.6)	(0.8)	(1.4)	(0.5)	(0.7)	(1.2)	(0.5)	(1.1)	(0.7)	(1.9)	(0.9)	(0.1)	(1.0)	(1.3)	(0.6)	(0.5)	(0.5)	(0.6)
DA2100 Total financial assets	20.1	22.9	9.5	22.5	14.7	14.3	9.8	20.5	20.2	3.1	18.7	6.3	12.3	5.4	22.5	14.6	10.5	20.5	15.5	14.2	7.7	7.9	23.3
	(0.4)	(1.2)	(0.4)	(1.0)	(1.6)	(0.6)	(0.8)	(1.4)	(0.5)	(0.7)	(1.2)	(0.5)	(1.1)	(0.7)	(1.9)	(0.9)	(0.1)	(1.0)	(1.3)	(0.6)	(0.5)	(0.5)	(0.6)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The table reports the share of real assets and financial assets out of the total amount of assets in each country. Real assets include the value of the household main residence for homeowners, other real estate property, vehicles, valuables (such as jewellery, works of art, antiques, etc.) and value of self-employment businesses. Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets.
See country notes: AT1, AT2, BE2, CY1, CY2, EE1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, FR1, GR2, IT1, LU1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1110 Value of household's main residence	58.6	65.6	75.1	56.7	50.4	58.5	57.1	51.4	58.8	69.1	55.5	52.6	51.9	79.3	57.3	61.9	69.6	85.5	67.9	54.7	64.9	74.4	62.4
	(0.7)	(2.6)	(1.8)	(1.8)	(5.4)	(1.6)	(1.6)	(1.7)	(0.9)	(3.6)	(1.6)	(2.0)	(2.8)	(4.2)	(2.0)	(1.6)	(0.1)	(1.5)	(3.9)	(2.0)	(1.9)	(2.1)	(0.7)
DA1120 Value of other real estate property	23.0	15.7	13.8	24.5	17.3	24.1	28.6	34.4	21.6	15.8	21.5	31.3	31.2	13.0	34.1	14.1	22.1	6.9	14.6	22.5	17.0	13.4	26.2
	(0.5)	(1.0)	(1.1)	(1.5)	(2.0)	(0.9)	(1.4)	(1.4)	(0.6)	(2.4)	(0.7)	(2.1)	(2.2)	(3.6)	(1.9)	(0.6)	(0.1)	(0.8)	(2.2)	(1.1)	(1.2)	(1.2)	(0.5)
DA1130 Value of household's vehicles	3.6	2.9	4.5	3.7	3.0	2.8	5.4	3.2	3.5	4.1	3.3	3.0	5.7	5.4	2.4	4.0	2.7	3.9	4.9	4.7	4.6	5.7	5.2
	(0.1)	(0.2)	(0.2)	(0.2)	(0.3)	(0.1)	(0.2)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(0.5)	(0.7)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.2)	(0.2)	(0.3)	(0.1)
DA1131 Valuables	1.8	1.3	1.0	0.8	0.6	1.9	0.9	1.4	4.7	0.2	1.8	0.3	0.1	0.1	0.8	0.5	0.2	0.5	0.8	0.7	0.2	0.7	M
	(0.1)	(0.3)	(0.1)	(0.1)	(0.2)	(0.1)	(0.3)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	
DA1140 Value of self-employment businesses	13.0	14.4	5.6	14.3	28.7	12.6	8.0	9.6	11.4	10.7	18.0	12.8	11.1	2.2	5.4	19.5	5.3	3.2	11.9	17.4	13.2	5.9	6.2
	(0.7)	(3.1)	(1.2)	(1.9)	(7.4)	(2.0)	(1.5)	(1.2)	(1.1)	(3.6)	(1.7)	(1.9)	(2.2)	(1.2)	(1.1)	(1.8)	(0.1)	(1.5)	(4.3)	(2.6)	(2.3)	(1.4)	(0.8)

Source: Household Finance and Consumption Survey - wave 2021.
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: AT1, AT2, CY1, FI1, FI3, FI4, FR1, IT1, LV2, 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA2101 Deposits	45.2	45.9	75.0	44.5	69.5	42.2	90.8	41.2	42.0	69.5	42.1	72.7	76.4	48.7	36.0	35.6	59.1	62.8	65.5	73.8	62.3	76.0	40.0
	(0.9)	(2.0)	(2.3)	(1.9)	(4.0)	(1.7)	(1.9)	(2.9)	(1.0)	(12.6)	(2.6)	(4.3)	(3.2)	(5.6)	(4.8)	(2.3)	(0.1)	(2.7)	(4.7)	(2.2)	(2.6)	(3.6)	(1.1)
DA2102 Mutual funds, total	11.7	29.7	6.1	11.8	5.4	8.5	2.9	11.8	5.3	N	10.9	N	N	4.2	29.9	6.8	4.0	17.4	14.6	4.9	8.7	8.0	15.8
	(0.5)	(2.1)	(1.1)	(0.9)	(1.5)	(1.4)	(1.0)	(1.4)	(0.4)		(1.9)			(1.4)	(3.8)	(0.9)	(0.1)	(2.5)	(3.9)	(1.0)	(1.3)	(2.7)	(0.5)
DA2103 Bonds	3.1	1.0	2.0	2.2	0.6	4.3	N	0.3	0.6	N	11.1	N	N	N	0.8	12.9	17.4	N	4.8	1.0	N	N	0.5
	(0.4)	(0.3)	(0.5)	(0.8)	(0.2)	(0.6)		(0.1)	(0.3)		(1.2)				(0.4)	(1.0)	(0.1)		(5.4)	(0.3)			(0.2)
DA2105 Shares, publicly traded	9.1	7.2	3.8	12.9	10.2	8.6	1.8	10.1	8.4	2.4	4.0	1.6	0.2	10.5	13.4	4.5	5.2	4.5	5.2	3.0	5.3	2.4	20.9
	(0.7)	(0.9)	(1.1)	(1.9)	(4.0)	(1.0)	(0.8)	(2.0)	(0.6)	(1.0)	(0.5)	(1.2)	(0.1)	(7.7)	(2.7)	(1.3)	(0.1)	(0.9)	(3.9)	(1.1)	(1.4)	(0.9)	(0.7)
DA2107 Money owed to households	1.8	1.1	5.4	1.9	1.4	0.9	1.0	5.9	0.7	17.6	0.3	2.5	3.0	1.6	2.2	1.4	0.7	2.3	1.8	4.8	3.5	1.8	M
	(0.3)	(0.3)	(2.0)	(0.7)	(0.5)	(0.2)	(0.4)	(1.1)	(0.2)	(12.8)	(0.3)	(0.7)	(1.4)	(0.5)	(1.2)	(0.3)	(0.1)	(0.4)	(0.5)	(1.0)	(1.0)	(0.8)	
DA2109 Voluntary pension/whole life insurance	19.4	11.6	4.8	22.7	6.0	27.4	N	10.7	38.3	N	7.8	14.0	9.6	29.1	11.1	14.6	9.6	9.5	4.9	7.5	13.0	11.0	13.0
	(0.7)	(1.2)	(0.4)	(1.4)	(0.9)	(1.7)		(1.0)	(0.9)		(2.1)	(2.6)	(1.1)	(3.9)	(1.4)	(1.2)	(0.1)	(1.3)	(1.2)	(0.5)	(1.0)	(1.5)	(0.5)
DA2199 Other types of financial assets	9.7	3.5	3.0	4.0	6.8	8.2	N	20.0	4.7	N	23.7	N	N	4.7	6.7	24.1	N	3.3	3.2	4.9	6.9	N	9.7
	(0.9)	(0.6)	(0.3)	(0.7)	(2.2)	(1.7)		(4.9)	(0.6)		(2.5)			(2.1)	(3.2)	(3.6)		(1.0)	(0.9)	(1.7)	(1.9)		(1.7)

Table D4 Share of financial assets on total assets - breakdowns
% of total assets

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	**ALL**	20.1	22.9	9.5	22.5	14.7	14.3	9.8	20.5	20.2	3.1	18.7	6.3	12.3	5.4	22.5	14.6	10.5	20.5	15.5	14.2	7.7	7.9	23.3
		(0.4)	(1.2)	(0.4)	(1.0)	(1.6)	(0.6)	(0.8)	(1.4)	(0.5)	(0.7)	(1.2)	(0.5)	(1.1)	(0.7)	(1.9)	(0.9)	(0.1)	(1.0)	(1.3)	(0.6)	(0.5)	(0.5)	(0.6)
Income	**Bottom 20%**	14.7	21.3	6.5	26.2	13.6	7.9	6.5	13.2	16.6	4.7	8.8	4.8	3.9	3.2	15.2	6.6	10.7	18.8	10.6	11.4	5.8	5.3	25.6
		(0.8)	(4.0)	(0.5)	(3.3)	(3.1)	(1.0)	(1.9)	(1.5)	(1.2)	(2.5)	(1.3)	(1.4)	(1.2)	(0.5)	(2.9)	(0.9)	(0.1)	(2.8)	(4.3)	(1.3)	(0.9)	(0.7)	(2.3)
	20-40%	15.4	26.2	8.4	22.5	17.9	11.7	7.2	13.6	17.5	3.0	9.6	5.1	7.7	3.0	22.4	9.8	9.9	22.6	15.4	12.4	6.8	6.6	22.7
		(0.6)	(3.3)	(0.8)	(2.1)	(1.9)	(1.0)	(0.8)	(1.0)	(1.7)	(0.6)	(1.0)	(1.3)	(1.5)	(0.7)	(5.1)	(0.8)	(0.1)	(2.1)	(2.6)	(1.3)	(1.2)	(0.6)	(1.4)
	40-60%	18.2	20.5	8.8	24.1	12.3	17.1	7.7	15.4	17.2	4.3	13.8	5.0	10.1	6.1	18.3	12.2	9.7	19.5	13.1	11.3	6.1	7.3	19.8
		(0.7)	(3.1)	(0.8)	(2.0)	(3.2)	(1.4)	(1.5)	(0.9)	(0.8)	(1.3)	(2.7)	(1.6)	(2.0)	(1.6)	(2.8)	(0.8)	(0.1)	(1.7)	(1.4)	(1.1)	(0.7)	(1.0)	(0.9)
	60-80%	18.7	17.3	9.6	20.6	14.5	11.8	7.3	17.8	19.5	1.7	13.1	5.2	15.5	6.4	19.5	14.0	11.8	19.3	16.5	12.8	8.4	10.1	20.2
		(0.5)	(2.5)	(0.6)	(1.8)	(4.0)	(0.8)	(0.7)	(1.1)	(1.0)	(0.4)	(0.8)	(1.0)	(2.6)	(1.4)	(3.5)	(1.4)	(0.1)	(1.3)	(3.0)	(1.4)	(1.1)	(1.2)	(0.8)
	80-90%	19.7	21.5	8.3	23.4	13.4	12.5	7.9	16.9	18.6	1.8	15.7	7.9	11.6	7.0	16.6	13.9	11.1	21.1	17.4	15.6	6.6	7.1	21.7
		(0.9)	(3.2)	(0.6)	(2.1)	(1.4)	(1.3)	(1.1)	(1.1)	(1.0)	(0.7)	(1.7)	(1.6)	(2.1)	(1.4)	(2.9)	(1.8)	(0.1)	(1.7)	(5.2)	(1.7)	(1.0)	(1.2)	(1.3)
	90-100%	24.3	30.8	13.1	22.0	15.5	18.6	16.0	29.0	23.7	4.1	26.3	7.9	13.8	5.9	31.6	20.4	9.6	22.0	17.7	17.0	10.9	9.1	27.3
		(1.0)	(2.0)	(1.3)	(2.4)	(3.4)	(1.5)	(1.8)	(3.8)	(0.9)	(2.7)	(2.4)	(1.1)	(1.8)	(2.5)	(4.8)	(2.5)	(0.1)	(2.9)	(3.3)	(1.8)	(1.4)	(1.9)	(1.6)
Net wealth	**Bottom 20%**	21.1	32.0	33.4	27.8	24.2	12.5	14.3	9.4	19.4	16.7	22.5	6.7	20.2	12.6	28.6	21.3	46.0	19.2	57.9	22.5	22.6	9.7	19.2
		(1.2)	(5.3)	(3.1)	(5.7)	(3.0)	(1.8)	(2.2)	(1.1)	(1.7)	(4.3)	(2.4)	(2.7)	(4.0)	(2.2)	(6.3)	(1.6)	(0.5)	(2.8)	(9.9)	(3.0)	(3.0)	(1.4)	(1.4)
	20-40%	29.0	16.3	14.3	54.0	15.5	13.6	8.7	15.0	24.9	4.6	10.8	6.2	9.5	6.5	20.8	10.9	9.5	33.9	58.7	13.3	6.8	6.7	21.0
		(0.9)	(1.5)	(0.9)	(5.5)	(1.6)	(0.9)	(0.7)	(1.1)	(1.4)	(1.1)	(1.1)	(1.5)	(1.7)	(1.4)	(2.7)	(0.9)	(0.1)	(2.8)	(3.4)	(1.0)	(0.9)	(0.8)	(1.0)
	40-60%	16.9	11.7	9.0	40.3	13.2	8.9	6.2	13.2	16.2	2.5	9.7	4.7	9.6	5.1	13.8	10.7	10.0	16.8	27.2	10.9	6.1	7.4	14.7
		(0.5)	(1.0)	(0.6)	(2.1)	(0.9)	(0.6)	(0.6)	(0.8)	(0.9)	(0.5)	(0.6)	(1.0)	(1.2)	(1.0)	(1.4)	(0.9)	(0.1)	(0.9)	(1.8)	(0.8)	(0.6)	(0.7)	(0.6)
	60-80%	16.7	19.4	8.9	24.1	16.1	11.4	6.9	15.1	15.9	2.9	13.6	6.1	10.4	5.7	13.7	13.8	9.6	14.4	12.9	13.4	7.1	7.1	16.2
		(0.4)	(1.1)	(0.6)	(1.2)	(1.2)	(0.7)	(0.6)	(0.8)	(0.5)	(0.5)	(0.9)	(0.9)	(1.1)	(1.0)	(1.1)	(0.9)	(0.1)	(1.0)	(0.9)	(0.8)	(0.7)	(0.8)	(0.5)
	80-90%	19.1	27.0	8.7	22.9	15.1	14.6	7.4	17.6	19.6	2.5	14.4	5.7	13.6	6.8	17.7	13.8	11.8	18.5	14.2	13.6	8.8	7.8	20.4
		(0.5)	(1.8)	(0.7)	(1.3)	(1.6)	(1.1)	(1.1)	(1.0)	(0.9)	(0.6)	(0.9)	(1.2)	(1.7)	(1.1)	(1.8)	(0.9)	(0.3)	(1.6)	(1.5)	(0.9)	(1.1)	(0.9)	(0.8)
	90-100%	21.8	27.4	8.8	18.1	14.1	17.1	13.5	26.0	22.9	3.1	23.7	7.0	13.0	4.4	30.3	16.5	9.8	26.1	12.8	15.5	7.9	9.0	30.7
		(0.8)	(2.9)	(0.8)	(1.7)	(2.7)	(1.3)	(1.5)	(2.7)	(0.9)	(1.4)	(2.2)	(1.1)	(1.9)	(1.6)	(3.9)	(1.8)	(0.2)	(2.3)	(2.3)	(1.3)	(0.9)	(1.5)	(1.3)
Household size	**1**	24.2	26.3	9.9	29.1	18.0	13.2	9.1	22.0	25.4	5.8	17.2	3.9	14.7	5.7	32.2	12.7	8.6	23.4	16.0	18.9	6.8	7.9	27.2
		(1.1)	(1.8)	(0.7)	(2.6)	(2.2)	(0.8)	(1.4)	(5.1)	(1.1)	(2.2)	(1.3)	(1.2)	(1.7)	(0.6)	(4.5)	(1.1)	(0.1)	(1.6)	(1.3)	(1.6)	(0.9)	(0.7)	(1.2)
	2	21.7	27.7	9.0	22.3	14.3	16.3	8.8	22.3	22.6	2.2	20.5	8.0	12.2	5.0	23.3	14.8	13.1	22.1	17.2	16.8	8.6	7.8	27.1
		(0.5)	(1.8)	(0.6)	(1.2)	(3.9)	(0.9)	(0.7)	(2.1)	(0.7)	(0.4)	(1.3)	(1.0)	(1.7)	(0.9)	(4.0)	(0.8)	(0.1)	(1.6)	(2.2)	(1.1)	(0.8)	(0.6)	(1.2)
	3	17.7	16.9	9.0	21.0	14.0	12.1	9.2	18.1	16.5	2.5	17.8	5.7	10.0	7.4	14.5	16.3	12.0	16.5	13.7	12.6	8.8	8.9	17.1
		(0.8)	(3.1)	(0.6)	(1.9)	(2.8)	(1.4)	(1.2)	(1.2)	(1.0)	(0.5)	(2.3)	(1.2)	(1.7)	(3.2)	(1.3)	(2.9)	(0.1)	(1.6)	(2.1)	(0.9)	(1.0)	(1.4)	(1.2)
	4	16.3	18.5	10.3	15.1	13.8	13.8	12.4	19.3	13.2	1.8	19.5	6.9	16.8	4.5	11.7	13.4	8.4	17.4	14.4	10.6	8.9	7.7	13.8
		(1.3)	(2.6)	(1.1)	(2.4)	(2.3)	(1.4)	(2.0)	(3.8)	(1.0)	(0.5)	(3.8)	(1.1)	(3.2)	(1.0)	(1.2)	(1.6)	(0.1)	(2.8)	(4.7)	(1.3)	(1.4)	(1.1)	(0.9)
	5+	14.2	14.7	10.7	14.5	12.7	15.2	7.9	16.4	14.0	3.9	13.9	5.8	6.6	4.1	23.5	16.8	5.3	16.4	12.2	10.1	5.8	6.7	16.2
		(0.9)	(2.7)	(1.9)	(2.3)	(2.0)	(2.0)	(4.2)	(2.6)	(1.1)	(2.8)	(2.9)	(1.1)	(1.8)	(1.3)	(13.0)	(2.3)	(0.1)	(2.0)	(6.1)	(1.7)	(1.0)	(1.0)	(3.2)
Housing status	**Owners - outright**	20.3	25.1	8.6	20.4	18.3	15.7	9.8	22.1	22.5	2.6	19.0	7.0	12.8	4.7	23.4	14.2	10.5	26.3	11.3	14.9	7.1	7.9	29.4

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
		(0.6)	(1.8)	(0.4)	(1.4)	(2.1)	(0.9)	(0.9)	(1.9)	(0.6)	(0.5)	(1.4)	(0.7)	(1.2)	(0.5)	(3.7)	(1.0)	(0.1)	(2.5)	(1.4)	(1.1)	(0.5)	(0.6)	(1.0)
	Owners - with mortgage	13.0	16.7	6.7	13.8	9.0	11.2	5.0	12.9	10.5	6.5	14.8	3.8	6.3	7.6	10.6	11.9	7.6	14.8	11.3	8.8	6.1	7.0	13.2
		(0.4)	(1.2)	(0.6)	(1.0)	(1.9)	(0.9)	(1.2)	(1.5)	(0.5)	(5.5)	(2.2)	(0.8)	(0.9)	(3.2)	(0.9)	(1.7)	(0.1)	(1.0)	(2.6)	(0.5)	(1.1)	(0.8)	(0.6)
	Renters / other	44.9	41.6	34.9	50.4	25.3	34.6	18.1	35.5	43.0	13.4	28.4	14.1	27.2	46.3	52.0	35.7	35.2	67.8	49.1	33.2	28.0	27.4	50.5
		(2.0)	(7.9)	(5.4)	(4.4)	(6.5)	(3.1)	(1.9)	(3.9)	(2.4)	(4.6)	(3.2)	(2.5)	(5.0)	(9.7)	(7.3)	(4.1)	(0.3)	(5.2)	(4.8)	(3.9)	(4.8)	(5.7)	(2.6)
Age of RP	16-34	18.0	13.8	12.6	26.3	10.1	15.0	13.7	11.2	14.6	5.5	11.4	3.1	8.0	7.9	13.3	17.5	10.4	19.3	15.9	12.5	8.9	7.8	18.6
		(1.3)	(2.3)	(2.9)	(4.4)	(2.6)	(2.9)	(4.3)	(2.1)	(1.3)	(3.3)	(2.0)	(1.6)	(1.1)	(1.7)	(2.0)	(1.6)	(0.1)	(2.2)	(5.1)	(2.2)	(2.0)	(1.7)	(0.9)
	35-44	15.2	14.2	10.2	20.3	15.0	9.7	10.8	14.4	13.8	5.9	13.9	5.6	9.6	4.7	15.5	14.9	8.8	13.5	12.3	10.4	7.2	8.7	16.4
		(0.8)	(1.9)	(0.8)	(2.5)	(2.6)	(1.0)	(1.9)	(1.0)	(0.9)	(3.6)	(2.9)	(1.0)	(2.0)	(1.9)	(2.6)	(1.0)	(0.1)	(1.6)	(3.5)	(0.8)	(1.0)	(1.3)	(2.7)
	45-54	17.8	18.3	9.9	19.7	13.2	15.3	10.3	17.6	15.7	2.1	18.3	6.3	8.3	6.8	14.6	13.1	9.8	19.8	16.4	11.3	6.9	8.2	20.9
		(1.0)	(1.9)	(0.8)	(1.5)	(1.2)	(1.4)	(1.4)	(3.5)	(0.8)	(0.5)	(3.5)	(1.1)	(1.6)	(1.0)	(2.0)	(1.3)	(0.1)	(2.6)	(3.7)	(1.1)	(0.8)	(1.0)	(1.6)
	55-64	20.7	24.5	9.0	22.7	12.0	15.9	10.0	21.5	20.3	1.5	19.5	6.0	17.0	5.6	23.4	17.9	8.7	23.8	14.9	13.8	8.8	7.9	24.1
		(0.7)	(2.7)	(0.7)	(1.8)	(4.9)	(1.1)	(1.4)	(1.7)	(0.9)	(0.4)	(1.6)	(1.0)	(2.3)	(0.9)	(6.0)	(3.2)	(0.1)	(1.8)	(2.4)	(1.2)	(0.9)	(0.7)	(1.1)
	65-74	22.9	31.7	9.5	22.7	21.9	16.4	8.2	23.2	24.5	3.3	20.9	8.6	18.9	4.0	35.0	12.6	13.3	24.0	17.9	19.1	7.9	6.3	28.9
		(0.6)	(2.8)	(0.8)	(1.7)	(2.4)	(1.3)	(0.9)	(1.2)	(0.9)	(1.3)	(1.2)	(1.4)	(3.3)	(0.6)	(6.0)	(1.2)	(0.1)	(1.7)	(1.6)	(1.6)	(1.0)	(0.9)	(1.4)
	75+	24.9	29.4	7.4	26.5	27.6	12.9	7.3	26.1	28.8	3.2	20.1	9.9	8.2	4.4	24.1	13.0	13.9	20.8	15.6	19.3	6.9	8.0	29.4
		(1.4)	(3.3)	(0.7)	(3.7)	(2.9)	(1.0)	(1.1)	(5.2)	(1.5)	(0.5)	(1.6)	(1.8)	(1.6)	(1.2)	(3.7)	(1.9)	(0.1)	(2.3)	(4.2)	(2.4)	(1.3)	(1.5)	(1.8)

Source: Household Finance and Consumption Survey - wave 2021.
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, BE2, CY1, CY2, EE1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, FR1, GR2, IT1, LU1, LV1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

E. Debt
Table E1 Percentage of households holding debt
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL1000i Has debt	42.9	50.1	24.1	41.4	47.1	68.1	20.6	56.9	46.2	30.4	27.7	46.3	34.2	23.7	53.9	29.6	33.1	59.0	28.9	46.6	28.9	38.9	59.2
	(0.4)	(1.1)	(0.9)	(1.1)	(1.1)	(0.8)	(1.0)	(0.8)	(0.8)	(1.8)	(1.0)	(1.9)	(2.2)	(2.1)	(1.6)	(0.8)	(0.1)	(0.8)	(1.1)	(0.8)	(1.0)	(1.4)	(0.6)
DL1100i Has mortgage debt	23.7	35.1	13.5	18.0	23.7	34.1	10.8	34.6	26.1	6.6	14.0	33.1	12.5	9.6	32.6	16.6	21.4	46.9	13.9	33.0	10.6	25.4	33.4
	(0.3)	(1.1)	(0.7)	(0.7)	(0.9)	(0.6)	(0.8)	(0.8)	(0.6)	(1.0)	(0.8)	(1.8)	(1.3)	(1.0)	(1.4)	(0.6)	(0.1)	(0.6)	(0.8)	(0.6)	(0.7)	(1.3)	(0.4)
DL1110i Has HMR mortgage	20.8	32.8	11.8	15.7	23.0	30.4	8.2	28.4	22.1	6.0	12.4	27.4	9.6	9.0	27.2	15.2	18.6	46.2	12.8	30.5	9.1	24.4	30.9
	(0.3)	(1.1)	(0.7)	(0.6)	(0.9)	(0.5)	(0.7)	(0.8)	(0.6)	(0.9)	(0.7)	(1.8)	(1.2)	(1.0)	(1.3)	(0.6)	(0.1)	(0.6)	(0.8)	(0.6)	(0.7)	(1.3)	(0.4)
DL1120i Has other property mortgage	4.7	4.2	2.0	3.8	2.1	7.2	2.7	9.9	6.6	0.6	2.1	8.3	3.2	1.2	10.1	1.9	3.2	1.9	1.3	4.6	2.0	1.3	4.7
	(0.2)	(0.5)	(0.3)	(0.4)	(0.3)	(0.4)	(0.4)	(0.6)	(0.3)	(0.2)	(0.4)	(1.1)	(0.5)	(0.3)	(0.8)	(0.2)	(0.1)	(0.3)	(0.3)	(0.4)	(0.3)	(0.4)	(0.2)
DL1200i Has non-mortgage debt	27.9	25.1	13.7	29.2	36.6	58.5	11.8	40.0	30.6	26.5	18.4	21.9	26.9	15.9	34.4	17.8	16.0	19.1	17.4	26.8	21.8	17.6	47.9
	(0.4)	(1.1)	(0.7)	(1.2)	(1.2)	(1.0)	(0.7)	(0.9)	(0.7)	(1.8)	(0.9)	(1.6)	(2.2)	(1.8)	(1.4)	(0.7)	(0.1)	(0.8)	(1.0)	(0.9)	(1.0)	(1.5)	(0.6)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, EE4, FI5, FI8, FR3, GR3, IE1, IT1, IT3, LT1, LV3, 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL1000 Total outstanding balance of household's liabilities	30.4	59.5	15.0	18.0	11.4	25.3	18.3	33.1	35.5	2.6	32.0	66.4	3.9	3.0	128.7	6.0	45.0	116.9	17.0	38.5	11.6	18.4	36.1
	(0.9)	(7.1)	(1.3)	(1.9)	(1.3)	(2.4)	(4.4)	(2.0)	(2.4)	(0.8)	(6.4)	(6.1)	(1.3)	(1.0)	(16.9)	(0.4)	(0.6)	(4.3)	(2.8)	(2.1)	(1.7)	(2.3)	(1.2)
DL1100 Outstanding balance of mortgage debt	87.0	100.0	31.3	85.0	40.9	130.1	38.2	69.0	97.0	21.2	93.0	90.7	21.4	30.2	316.0	11.0	73.0	147.8	53.0	56.3	37.8	35.2	77.4
	(1.8)	(4.9)	(2.3)	(8.6)	(2.6)	(3.2)	(3.0)	(2.6)	(2.5)	(7.8)	(4.1)	(5.5)	(4.8)	(6.9)	(23.3)	(0.7)	(0.2)	(3.7)	(7.1)	(1.7)	(4.2)	(3.5)	(1.9)
DL1110 Outstanding balance of HMR mortgages	84.4	99.7	31.1	80.0	40.2	124.4	44.6	61.6	92.6	21.9	92.0	85.5	19.2	30.6	302.2	11.0	65.0	146.3	51.0	54.6	36.3	34.7	76.8
	(2.1)	(5.0)	(2.2)	(6.9)	(2.6)	(2.9)	(3.8)	(3.1)	(2.6)	(8.0)	(4.4)	(7.3)	(5.1)	(7.6)	(16.9)	(0.8)	(0.6)	(3.6)	(8.2)	(1.4)	(3.9)	(3.5)	(1.7)
DL1120 Outstanding balance of mortgages on other properties	76.5	90.4	31.2	103.0	36.3	112.4	35.0	57.4	84.8	N	87.0	72.2	28.1	15.7	238.0	8.7	130.0	108.0	65.0	57.1	38.0	N	45.3
	(4.2)	(10.8)	(8.1)	(18.8)	(11.4)	(7.3)	(0.1)	(5.0)	(4.8)		(11.4)	(12.9)	(5.7)	(6.5)	(41.1)	(2.7)	(2.0)	(27.9)	(26.6)	(6.1)	(8.3)		(4.1)
DL1200 Outstanding balance of non-mortgage debt	5.9	5.0	4.9	5.5	1.8	5.3	2.5	6.2	6.2	1.6	5.6	5.9	1.3	1.0	15.9	1.5	3.6	10.4	2.7	5.2	4.7	3.0	10.0
	(0.2)	(0.6)	(0.6)	(0.6)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.3)	(0.6)	(1.2)	(0.2)	(0.1)	(1.6)	(0.2)	(0.1)	(1.0)	(0.5)	(0.4)	(0.4)	(0.4)	(0.3)

Source: Household Finance and Consumption Survey - wave 2021.

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: CY1, EE4, FI5, FI8, FR3, GR3, IE1, IT1, IT3, LT1, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL1100 Outstanding balance of mortgage debt	87.6	92.7	70.1	89.1	88.8	90.5	83.2	84.4	86.7	63.6	81.0	87.4	81.0	91.3	91.1	75.0	88.1	95.3	84.5	90.1	70.6	93.0	72.9
	(0.4)	(1.1)	(5.6)	(1.1)	(0.9)	(0.7)	(2.7)	(0.8)	(0.7)	(5.9)	(2.4)	(2.7)	(2.6)	(1.6)	(1.2)	(2.0)	(0.1)	(0.4)	(2.7)	(0.6)	(2.6)	(0.9)	(0.7)
DL1110 Outstanding balance of HMR mortgages	69.0	81.6	59.9	61.2	80.6	68.1	67.3	61.6	65.9	58.4	66.6	65.3	60.9	85.0	59.3	66.1	71.9	91.9	75.0	75.7	57.8	87.9	65.3
	(0.9)	(1.8)	(5.2)	(3.1)	(1.7)	(2.6)	(3.6)	(1.7)	(1.2)	(6.7)	(2.7)	(4.0)	(4.0)	(2.5)	(4.1)	(2.4)	(0.1)	(0.8)	(3.4)	(1.4)	(3.1)	(2.5)	(0.8)
DL1120 Outstanding balance of mortgages on other properties	18.6	11.1	10.3	27.9	8.1	22.4	15.9	22.7	20.8	N	14.3	22.1	20.1	6.3	31.8	8.9	16.2	3.4	9.5	14.4	12.8	N	7.6
	(1.0)	(1.6)	(2.5)	(3.3)	(1.7)	(2.8)	(2.7)	(1.7)	(1.0)		(2.0)	(3.6)	(3.4)	(2.1)	(4.6)	(1.9)	(0.1)	(0.7)	(3.1)	(1.4)	(2.8)		(0.6)
DL1200 Outstanding balance of non-mortgage debt	12.4	7.3	29.9	10.9	11.2	9.5	16.8	15.6	13.3	36.4	19.0	12.6	19.0	8.7	8.9	25.0	11.9	4.7	15.5	9.9	29.4	7.0	27.1
	(0.4)	(1.1)	(5.6)	(1.1)	(0.9)	(0.7)	(2.7)	(0.8)	(0.7)	(5.9)	(2.4)	(2.7)	(2.6)	(1.6)	(1.2)	(2.0)	(0.1)	(0.4)	(2.7)	(0.6)	(2.6)	(0.9)	(0.7)
DL1210 Outstanding balance of credit line/overdraft	0.7	0.4	N	1.3	0.1	0.2	N	0.6	0.3	4.7	0.9	0.9	0.6	1.2	1.0	1.4	1.6	0.4	1.2	0.3	1.1	0.1	0.6
	(0.1)	(0.1)		(0.3)	(0.1)	(0.1)		(0.1)	(0.1)	(0.9)	(0.1)	(0.2)	(0.3)	(0.4)	(0.4)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
DL1220 Outstanding balance of credit card debt	0.2	0.1	N	0.1	1.3	0.7	2.9	0.5	0.1	0.9	0.2	0.4	0.5	0.2	0.1	0.7	0.6	< 0.1	0.2	0.5	0.4	0.1	0.8
	(0.1)	(0.1)		(0.1)	(0.1)	(0.1)	(0.5)	(0.1)	(0.1)	(0.3)	(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)
DL1230 Outstanding balance of other non-mortgage loans	11.5	6.8	29.7	9.5	9.8	8.6	11.6	14.5	13.0	30.9	18.0	11.3	17.9	7.3	7.8	22.9	9.7	4.3	14.2	9.2	28.0	6.7	25.6
	(0.4)	(1.1)	(5.6)	(1.0)	(0.9)	(0.6)	(2.4)	(0.8)	(0.7)	(5.3)	(2.4)	(2.7)	(2.5)	(1.5)	(1.1)	(1.9)	(0.1)	(0.4)	(2.7)	(0.6)	(2.6)	(0.9)	(0.7)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, EE4, FI5, FI8, FR3, GR3, IE1, IT1, IT3, LT1, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	78.3	94.5	32.6	72.4	32.4	98.8	33.2	60.5	83.9	11.4	77.1	100.3	15.5	21.1	298.6	13.1	70.6	145.5	54.9	53.7	30.2	33.9	78.5
	(1.5)	(4.3)	(2.8)	(4.5)	(1.6)	(4.2)	(2.0)	(1.8)	(2.2)	(1.6)	(4.6)	(6.5)	(1.6)	(2.1)	(25.8)	(0.6)	(0.2)	(3.6)	(5.1)	(0.9)	(2.0)	(2.3)	(1.2)
p10	1.2	1.2	1.2	0.8	0.3	0.6	0.8	1.7	1.3	0.3	1.5	2.0	0.3	0.2	5.5	0.3	0.9	8.7	0.6	2.5	0.6	1.1	2.2
	(0.1)	(0.2)	(0.3)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.7)	(0.1)	(0.1)	(1.3)	(0.1)	(0.1)	(0.9)	(0.1)	(0.3)	(0.1)	(0.4)	(0.2)
p20	4.0	5.3	3.1	2.0	0.9	2.5	1.7	4.6	4.0	0.5	4.0	11.2	0.8	0.5	14.8	0.9	5.0	27.6	1.5	6.7	2.0	3.4	6.2
	(0.2)	(0.7)	(0.4)	(0.4)	(0.1)	(0.3)	(0.3)	(0.4)	(0.3)	(0.1)	(0.5)	(3.5)	(0.2)	(0.2)	(2.1)	(0.1)	(0.1)	(2.6)	(0.2)	(0.6)	(0.3)	(0.6)	(0.4)
p30	8.0	12.0	5.7	5.0	2.3	5.5	3.3	9.5	8.1	0.7	6.5	30.0	1.2	0.9	27.9	2.0	16.3	50.2	3.6	13.6	4.0	6.9	12.1
	(0.4)	(1.8)	(0.7)	(0.6)	(0.5)	(0.5)	(0.6)	(0.6)	(0.6)	(0.2)	(0.9)	(5.3)	(0.2)	(0.1)	(4.2)	(0.3)	(0.1)	(3.0)	(0.5)	(1.1)	(0.6)	(1.1)	(0.6)
p40	15.3	25.5	9.6	10.0	5.5	11.2	8.0	17.2	16.3	1.4	15.0	52.2	1.9	1.2	54.4	4.3	30.0	82.7	7.5	24.3	7.0	11.8	20.9
	(0.6)	(4.4)	(1.1)	(0.6)	(0.9)	(0.9)	(1.3)	(1.7)	(1.4)	(0.3)	(3.0)	(6.6)	(0.6)	(0.2)	(11.3)	(0.4)	(0.1)	(4.1)	(1.3)	(1.8)	(0.9)	(1.6)	(1.0)
p50	30.4	59.5	15.0	18.0	11.4	25.3	18.3	33.1	35.5	2.6	32.0	66.4	3.9	3.0	128.7	6.0	45.0	116.9	17.0	38.5	11.6	18.4	36.1
	(0.9)	(7.1)	(1.3)	(1.9)	(1.3)	(2.4)	(4.4)	(2.0)	(2.4)	(0.8)	(6.4)	(6.1)	(1.3)	(1.0)	(16.9)	(0.4)	(0.6)	(4.3)	(2.8)	(2.1)	(1.7)	(2.3)	(1.2)
p60	55.0	92.2	23.7	31.0	18.8	68.4	35.0	54.5	67.0	5.2	62.0	88.6	7.0	7.2	225.6	9.0	62.5	149.5	28.0	54.2	21.0	28.8	62.4
	(2.2)	(6.3)	(2.5)	(2.4)	(1.3)	(4.2)	(2.3)	(3.5)	(3.6)	(1.1)	(7.5)	(6.3)	(1.3)	(2.6)	(21.7)	(0.6)	(0.4)	(3.5)	(3.8)	(1.8)	(2.4)	(3.3)	(1.7)
p70	86.5	120.7	37.9	58.0	35.0	119.8	40.0	78.2	100.4	9.3	90.0	109.6	11.0	17.1	348.0	13.6	93.0	184.6	42.7	70.1	32.0	39.3	93.8
	(1.9)	(6.7)	(2.3)	(5.5)	(2.8)	(4.5)	(4.0)	(3.0)	(3.6)	(1.9)	(4.1)	(9.0)	(1.9)	(4.0)	(22.8)	(1.0)	(0.8)	(4.2)	(6.1)	(1.7)	(3.3)	(5.6)	(2.1)
p80	130.0	169.1	51.6	100.0	56.8	165.7	55.9	105.0	146.4	14.6	134.0	140.4	20.5	36.0	462.5	21.5	130.7	229.3	75.0	90.1	50.0	58.4	136.4
	(2.3)	(6.0)	(3.6)	(10.6)	(3.8)	(4.6)	(5.3)	(3.6)	(3.4)	(2.3)	(9.4)	(8.1)	(5.4)	(6.9)	(25.7)	(1.3)	(0.1)	(6.1)	(11.6)	(2.6)	(3.0)	(4.5)	(2.5)
p90	204.9	240.0	76.4	210.0	92.6	244.2	88.2	150.9	215.0	35.0	193.9	207.8	48.1	71.0	688.9	33.0	175.0	309.7	171.4	121.6	83.4	90.6	198.7
	(3.7)	(11.3)	(4.9)	(13.6)	(3.7)	(7.9)	(6.9)	(5.4)	(5.0)	(7.2)	(12.1)	(20.8)	(5.9)	(7.0)	(41.4)	(1.6)	(0.1)	(8.7)	(21.1)	(3.3)	(7.2)	(7.3)	(3.4)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, EE4, FI5, FI8, FR3, GR3, IE1, IT1, IT3, LT1, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	42.9	50.1	24.1	41.4	47.1	68.1	20.6	56.9	46.2	30.4	27.7	46.3	34.2	23.7	53.9	29.6	33.1	59.0	28.9	46.6	28.9	38.9	59.2
		(0.4)	(1.1)	(0.9)	(1.1)	(1.1)	(0.8)	(1.0)	(0.8)	(0.8)	(1.8)	(1.0)	(1.9)	(2.2)	(2.1)	(1.6)	(0.8)	(0.1)	(0.8)	(1.1)	(0.8)	(1.0)	(1.4)	(0.6)
Income	Bottom 20%	25.5	27.2	10.4	28.8	15.5	39.3	12.5	38.4	23.1	12.3	14.3	24.5	14.4	10.3	47.3	13.3	7.3	46.8	21.6	18.7	15.2	16.8	35.6
		(0.9)	(2.9)	(1.3)	(2.9)	(2.4)	(2.0)	(1.6)	(2.3)	(1.8)	(2.9)	(2.1)	(4.3)	(5.2)	(2.5)	(4.4)	(1.3)	(0.1)	(2.8)	(2.6)	(1.8)	(2.1)	(2.5)	(1.8)
	20-40%	33.7	36.7	16.2	33.9	31.0	57.5	12.4	50.1	37.2	21.8	19.6	31.1	23.3	15.8	49.8	21.1	22.6	43.8	24.5	35.0	23.0	26.8	46.9
		(0.9)	(3.4)	(1.6)	(3.0)	(2.9)	(2.3)	(1.7)	(2.0)	(1.8)	(3.8)	(2.3)	(4.5)	(6.3)	(3.9)	(4.2)	(1.7)	(0.2)	(2.5)	(2.5)	(2.3)	(2.6)	(3.1)	(1.7)
	40-60%	44.2	50.2	26.1	43.0	51.1	71.9	17.8	59.1	45.6	37.2	27.1	51.2	30.5	19.9	53.3	34.6	37.2	57.9	24.8	51.9	26.0	49.6	57.8
		(1.0)	(3.4)	(2.2)	(3.0)	(3.1)	(2.1)	(2.3)	(2.0)	(1.8)	(4.1)	(2.4)	(5.4)	(5.8)	(4.4)	(4.0)	(1.9)	(0.3)	(2.3)	(2.4)	(2.3)	(2.3)	(3.8)	(1.4)
	60-80%	52.4	65.4	32.1	46.5	62.2	82.6	25.2	68.1	57.8	41.1	32.9	62.0	42.4	30.3	59.2	36.1	52.0	69.7	34.5	63.5	40.7	46.8	74.2
		(1.0)	(3.0)	(2.2)	(2.9)	(2.8)	(2.1)	(2.5)	(2.0)	(1.6)	(4.5)	(2.7)	(4.9)	(5.1)	(5.4)	(3.6)	(1.9)	(0.3)	(2.2)	(2.6)	(2.2)	(2.7)	(4.1)	(1.1)
	80-90%	56.2	71.2	39.5	55.1	72.1	89.1	29.4	71.8	67.9	40.1	44.4	59.4	56.7	44.4	58.9	40.5	49.8	76.5	36.3	67.7	38.8	53.6	81.9
		(1.6)	(3.9)	(3.3)	(3.9)	(3.4)	(1.8)	(3.6)	(2.5)	(1.9)	(7.9)	(3.6)	(6.2)	(5.6)	(5.7)	(7.2)	(2.8)	(0.3)	(3.3)	(3.8)	(3.2)	(4.2)	(5.8)	(1.3)
	90-100%	61.0	70.6	32.2	55.5	79.2	89.3	40.9	66.0	66.5	39.0	45.2	66.9	64.9	40.5	61.0	45.9	42.7	77.4	41.6	60.6	40.5	55.3	81.5
		(1.4)	(3.8)	(3.0)	(3.5)	(2.9)	(1.6)	(3.6)	(2.6)	(1.7)	(7.1)	(3.2)	(5.6)	(4.3)	(6.6)	(4.7)	(3.1)	(0.2)	(3.1)	(4.2)	(2.5)	(3.4)	(6.3)	(1.1)
Age of RP	16-34	54.2	60.4	43.4	52.8	64.0	64.0	9.4	65.2	54.0	36.0	38.3	38.4	54.8	45.2	51.4	40.1	51.0	70.7	36.9	66.3	37.7	62.5	77.0
		(1.4)	(3.8)	(3.4)	(3.1)	(2.9)	(3.6)	(1.6)	(3.4)	(2.3)	(6.0)	(5.1)	(7.3)	(6.5)	(6.0)	(3.9)	(2.5)	(0.2)	(2.7)	(3.9)	(5.2)	(4.5)	(5.1)	(1.4)
	35-44	63.6	77.8	42.1	59.8	74.4	84.3	21.3	79.1	68.3	47.4	46.4	63.7	51.5	43.8	65.2	46.8	48.6	71.9	50.3	78.2	48.8	65.3	80.9
		(1.0)	(2.9)	(2.3)	(3.0)	(2.9)	(1.8)	(2.2)	(1.7)	(1.8)	(5.5)	(3.6)	(4.7)	(6.7)	(5.7)	(3.5)	(1.9)	(0.1)	(2.5)	(3.4)	(2.3)	(3.0)	(3.2)	(1.4)
	45-54	57.4	69.0	34.4	54.0	61.5	83.7	25.7	70.2	63.4	41.4	45.0	66.6	43.9	33.1	71.1	36.7	41.3	67.1	44.8	70.9	34.9	47.8	74.4
		(1.0)	(2.7)	(2.3)	(2.9)	(2.9)	(1.4)	(2.3)	(1.8)	(1.6)	(4.6)	(2.7)	(3.9)	(4.7)	(3.8)	(3.1)	(1.9)	(0.2)	(2.4)	(2.9)	(1.8)	(2.3)	(3.5)	(1.5)
	55-64	44.2	47.8	18.5	44.1	43.9	74.1	27.4	61.9	47.0	35.6	29.4	46.9	34.4	14.8	55.5	27.5	24.5	62.0	26.9	43.9	29.3	21.4	60.1
		(1.0)	(2.7)	(1.7)	(2.6)	(3.0)	(1.8)	(2.4)	(1.8)	(1.8)	(3.8)	(2.6)	(4.1)	(5.0)	(3.1)	(3.5)	(1.8)	(0.1)	(2.1)	(2.5)	(2.1)	(2.2)	(2.7)	(1.5)
	65-74	26.2	28.9	6.9	24.5	21.2	51.3	13.4	37.8	31.4	14.8	15.1	22.6	11.0	7.3	29.0	14.7	10.1	40.8	12.5	23.8	15.8	9.5	37.6
		(0.8)	(2.9)	(1.1)	(2.4)	(2.9)	(1.7)	(1.8)	(2.2)	(1.5)	(2.8)	(2.0)	(3.3)	(4.1)	(2.0)	(4.1)	(1.5)	(0.1)	(1.9)	(1.5)	(1.6)	(2.2)	(1.8)	(1.6)
	75+	9.3	8.7	1.9	7.0	4.6	25.4	15.0	15.6	9.2	5.3	4.7	4.7	3.7	2.5	10.9	5.1	2.9	34.0	6.7	5.4	5.7	7.7	16.0
		(0.5)	(1.9)	(0.7)	(1.1)	(1.5)	(2.1)	(3.3)	(1.8)	(1.1)	(1.4)	(1.0)	(1.8)	(1.7)	(0.9)	(4.2)	(1.0)	(0.1)	(2.4)	(1.2)	(0.8)	(1.5)	(2.5)	(1.4)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, EE4, FI5, FI8, FR3, GR3, IE1, IT1, IT3, LT1, LV1, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table E6 Total debt, conditional medians - breakdowns
EUR thousands

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	**ALL**	30.4	59.5	15.0	18.0	11.4	25.3	18.3	33.1	35.5	2.6	32.0	66.4	3.9	3.0	128.7	6.0	45.0	116.9	17.0	38.5	11.6	18.4	36.1
		(0.9)	(7.1)	(1.3)	(1.9)	(1.3)	(2.4)	(4.4)	(2.0)	(2.4)	(0.8)	(6.4)	(6.1)	(1.3)	(1.0)	(16.9)	(0.4)	(0.6)	(4.3)	(2.8)	(2.1)	(1.7)	(2.3)	(1.2)
Income	**Bottom 20%**	5.7	5.4	7.1	2.1	1.5	3.9	34.8	5.8	4.0	0.6	4.5	58.8	N	1.0	29.9	1.4	N	42.2	2.8	17.8	3.0	6.7	8.5
		(0.6)	(2.1)	(2.8)	(1.2)	(1.3)	(0.5)	(7.7)	(1.2)	(0.8)	(0.3)	(1.3)	(16.4)		(0.2)	(14.5)	(0.5)		(6.1)	(0.8)	(6.9)	(0.9)	(3.2)	(0.7)
	20-40%	10.0	15.3	7.6	8.9	1.4	5.4	10.0	16.2	7.0	1.0	9.0	35.7	1.9	1.0	44.2	3.7	17.6	60.3	4.5	24.7	4.9	10.4	12.1
		(1.2)	(9.1)	(1.5)	(2.1)	(0.8)	(1.3)	(2.9)	(2.9)	(1.1)	(0.7)	(4.1)	(24.0)	(1.4)	(1.5)	(28.3)	(0.8)	(0.1)	(10.2)	(1.4)	(6.7)	(0.8)	(5.6)	(1.1)
	40-60%	19.5	58.8	12.0	13.4	7.1	13.3	26.0	24.9	15.0	2.2	18.5	66.8	1.9	2.2	76.0	6.3	50.0	109.2	15.3	28.5	11.6	16.6	27.5
		(1.8)	(12.3)	(3.4)	(3.6)	(1.6)	(1.9)	(8.2)	(4.9)	(3.2)	(1.6)	(8.5)	(13.5)	(1.6)	(4.2)	(35.0)	(0.8)	(4.1)	(9.7)	(7.7)	(4.7)	(2.8)	(3.8)	(2.8)
	60-80%	45.5	100.4	15.6	23.9	15.8	75.7	9.6	48.3	57.8	4.2	50.0	72.3	5.5	3.5	246.1	7.9	66.0	156.9	31.2	40.0	16.2	25.3	58.2
		(3.2)	(10.3)	(3.1)	(6.1)	(2.5)	(6.0)	(5.6)	(6.0)	(6.8)	(2.3)	(13.5)	(12.4)	(2.1)	(3.8)	(44.5)	(1.1)	(0.3)	(8.6)	(9.1)	(4.6)	(4.0)	(7.3)	(3.7)
	80-90%	72.2	80.3	30.8	78.7	23.1	129.2	11.3	71.9	79.7	4.5	80.0	65.9	7.3	6.3	316.9	10.7	57.0	173.3	35.0	61.7	26.7	21.1	99.9
		(6.7)	(17.0)	(5.9)	(19.6)	(6.6)	(7.2)	(11.3)	(10.1)	(6.9)	(3.3)	(18.6)	(18.4)	(3.6)	(5.1)	(85.5)	(1.6)	(0.4)	(14.3)	(4.7)	(7.5)	(5.5)	(6.3)	(6.0)
	90-100%	109.5	93.0	36.7	83.2	62.4	134.5	26.7	95.0	141.9	12.2	117.0	102.2	12.8	21.6	341.1	9.9	60.0	200.7	33.1	60.7	42.5	27.5	145.7
		(8.3)	(19.2)	(7.3)	(16.7)	(8.3)	(14.8)	(8.9)	(12.7)	(9.1)	(4.2)	(19.5)	(29.1)	(4.1)	(13.0)	(79.1)	(1.6)	(0.1)	(18.9)	(13.3)	(6.3)	(6.7)	(14.4)	(5.1)
Age of RP	**16-34**	18.0	120.0	14.8	7.7	19.4	10.7	4.7	36.0	59.5	4.0	85.0	71.2	3.6	10.4	107.2	8.7	60.0	45.4	3.5	17.1	20.5	38.7	19.6
		(2.5)	(12.1)	(8.1)	(1.9)	(4.7)	(2.0)	(3.1)	(15.2)	(15.0)	(8.9)	(25.1)	(33.2)	(2.1)	(5.7)	(71.4)	(1.4)	(0.1)	(5.8)	(1.2)	(10.4)	(8.9)	(10.3)	(1.6)
	35-44	65.2	118.5	32.0	23.4	34.0	113.6	10.0	67.5	93.4	4.1	88.0	75.0	8.7	4.2	282.3	11.6	70.0	156.3	33.0	59.4	33.8	26.9	97.9
		(3.7)	(10.0)	(4.9)	(7.3)	(3.6)	(7.8)	(5.6)	(5.9)	(6.1)	(2.6)	(10.1)	(11.0)	(2.7)	(3.6)	(49.4)	(1.3)	(0.3)	(9.1)	(8.1)	(3.0)	(4.8)	(4.3)	(4.4)
	45-54	46.6	60.9	11.7	32.3	9.8	78.3	30.5	41.1	55.0	5.3	45.0	63.4	5.5	3.3	150.8	7.3	27.4	162.3	25.2	49.2	16.6	13.9	61.2
		(2.8)	(9.8)	(2.0)	(5.5)	(1.6)	(7.3)	(7.0)	(3.8)	(4.3)	(1.7)	(9.2)	(9.9)	(1.9)	(2.4)	(35.5)	(0.8)	(0.3)	(10.3)	(4.9)	(2.6)	(4.0)	(3.3)	(3.6)
	55-64	20.9	20.0	11.2	20.0	2.9	15.9	19.2	24.0	18.2	1.8	10.0	64.7	2.3	1.0	60.0	4.2	11.5	115.9	20.6	16.8	8.0	7.3	31.7
		(1.5)	(3.7)	(2.7)	(3.6)	(1.0)	(1.8)	(6.8)	(2.4)	(2.2)	(0.7)	(2.7)	(13.0)	(1.8)	(0.5)	(19.0)	(0.7)	(0.3)	(8.7)	(4.0)	(1.9)	(1.3)	(2.8)	(2.5)
	65-74	10.0	5.5	4.3	14.9	0.7	5.2	19.7	6.5	8.0	1.5	9.0	47.1	N	0.5	39.6	2.0	14.0	83.0	7.9	6.6	3.0	2.5	15.7
		(1.1)	(1.0)	(1.9)	(4.8)	(0.3)	(0.5)	(8.3)	(1.2)	(0.9)	(0.4)	(3.7)	(18.6)		(0.2)	(16.3)	(0.5)	(4.4)	(5.8)	(2.7)	(1.4)	(0.7)	(1.6)	(1.8)
	75+	5.1	1.2	N	8.0	N	2.0	26.4	3.7	4.2	N	1.5	N	N	N	N	1.0	N	73.8	3.3	4.2	N	N	8.7
		(1.1)	(0.4)		(8.8)		(0.4)	(16.1)	(1.4)	(0.9)		(2.1)					(0.2)		(9.6)	(1.4)	(1.1)			(1.5)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, EE4, FI5, FI8, FR3, GR3, IE1, IT1, IT3, LT1, LV1, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DL2000 Payments for household's total debt (flow)	490.1	750.0	187.2	458.3	261.0	639.2	280.0	400.0	680.0	199.0	500.0	635.0	160.0	84.6	1388.0	130.7	498.9	517.3	500.0	300.0	328.0	220.0	482.0
	(9.5)	(35.0)	(16.0)	(27.7)	(10.5)	(21.5)	(7.0)	(7.6)	(16.5)	(19.3)	(15.2)	(44.8)	(21.3)	(16.3)	(84.9)	(4.9)	(2.5)	(15.6)	(21.6)	(3.1)	(16.8)	(13.1)	(11.6)
DL2100 Payments for mortgages (flow)	600.0	815.8	273.0	700.0	272.0	777.6	300.0	420.0	841.0	239.0	600.0	679.4	220.0	125.8	1648.0	145.3	500.0	604.4	608.0	300.0	400.0	237.0	550.0
	(9.8)	(25.8)	(12.9)	(38.5)	(11.1)	(18.6)	(23.9)	(11.3)	(14.5)	(32.4)	(24.0)	(53.7)	(24.5)	(22.6)	(86.6)	(3.2)	(0.1)	(17.9)	(40.8)	(2.6)	(25.6)	(13.0)	(9.7)
DL2110 Payments for HMR mortgages (flow)	583.5	800.0	253.5	666.7	266.0	737.6	360.0	400.0	800.0	252.0	583.3	663.4	200.0	127.7	1564.0	141.2	500.0	598.6	606.0	294.0	371.0	237.0	531.0
	(8.4)	(28.2)	(10.7)	(34.1)	(11.6)	(14.4)	(29.8)	(4.7)	(10.1)	(39.7)	(25.8)	(56.0)	(30.1)	(22.2)	(88.1)	(4.7)	(0.2)	(18.5)	(41.2)	(5.8)	(20.2)	(12.7)	(10.4)
DL2120 Payments for other property mortgages (flow)	582.7	814.0	327.5	691.7	318.0	998.0	280.0	383.2	831.0	N	666.7	600.0	219.6	68.3	1556.0	145.3	500.0	455.4	530.0	267.6	452.2	N	443.0
	(26.9)	(94.5)	(11.9)	(87.1)	(50.3)	(56.0)	(1.2)	(16.1)	(31.8)		(151.3)	(61.1)	(21.5)	(43.5)	(187.0)	(12.6)	(0.1)	(119.9)	(77.4)	(20.9)	(62.1)		(29.5)
DL2200 Payments for non-mortgage debt (flow)	230.4	255.0	132.6	225.0	131.0	265.4	160.0	222.4	270.0	133.0	240.0	294.0	100.8	38.8	500.0	87.2	240.0	98.1	216.6	200.0	240.2	139.6	212.0
	(6.2)	(17.9)	(0.1)	(18.2)	(8.9)	(13.0)	(15.5)	(7.7)	(10.0)	(19.2)	(25.7)	(44.9)	(6.4)	(9.4)	(20.5)	(6.1)	(3.0)	(9.4)	(40.7)	(4.7)	(15.0)	(14.8)	(6.6)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Debt instruments include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, nonmortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail).
See country notes: CY1, IT1, NL1 for information on country-specific issues that may affect the comparability of the figures.

F. Debt burden
Table F1 Financial burden indicators, median ratios
Ratio in %

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	23.1	22.4	20.6	21.8	16.3	23.5	12.1	24.3	21.8	12.2	15.9	21.3	14.0	6.4	19.6	10.0	14.9	43.9	14.2	25.1	12.0	20.4	37.9
	(0.7)	(1.8)	(1.7)	(2.2)	(1.5)	(1.1)	(1.7)	(1.4)	(1.0)	(2.2)	(1.7)	(1.7)	(2.5)	(1.5)	(1.4)	(0.6)	(0.1)	(1.4)	(1.5)	(1.2)	(1.8)	(1.8)	(1.0)
DODIRATIO Debt to income ratio of indebted households	72.8	91.2	63.7	34.5	39.5	41.3	67.0	98.5	83.2	17.3	78.3	182.5	21.6	20.8	133.1	38.1	122.3	221.3	31.0	130.5	44.1	70.8	77.7
	(2.4)	(9.1)	(5.7)	(4.2)	(3.3)	(2.6)	(9.5)	(5.9)	(6.1)	(3.9)	(8.0)	(14.7)	(4.0)	(4.6)	(18.0)	(2.4)	(0.5)	(7.1)	(4.6)	(5.9)	(4.6)	(8.3)	(2.2)
DODSTOTAL Debt service to income ratio, all indebted households	11.0	12.4	9.0	6.1	7.4	8.8	7.9	14.1	18.6	2.9	11.1	17.7	7.4	0.9	13.9	7.3	10.1	10.1	6.5	11.9	9.4	9.3	9.8
	(0.2)	(0.6)	(0.4)	(0.5)	(0.3)	(0.4)	(0.9)	(0.4)	(0.3)	(1.4)	(0.7)	(1.1)	(1.0)	(0.6)	(1.0)	(0.4)	(0.1)	(0.4)	(0.4)	(0.3)	(0.5)	(0.5)	(0.2)
DODSTOTALp Debt service to income ratio, households with debt payments	12.8	14.8	10.1	8.9	9.0	10.6	13.9	14.8	19.5	10.3	13.6	20.5	8.9	4.5	16.4	9.1	12.4	10.8	9.8	12.5	11.6	10.3	10.5
	(0.2)	(0.6)	(0.4)	(0.6)	(0.3)	(0.4)	(1.1)	(0.4)	(0.4)	(0.9)	(0.5)	(1.3)	(1.0)	(0.6)	(0.9)	(0.4)	(0.1)	(0.3)	(0.4)	(0.4)	(0.5)	(0.5)	(0.2)
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	14.3	15.4	10.9	10.7	8.3	11.0	16.3	13.8	21.2	13.8	13.7	20.7	8.7	4.8	18.0	9.4	13.6	11.8	11.0	11.7	12.8	10.5	10.4
	(0.2)	(0.4)	(0.5)	(0.4)	(0.4)	(0.2)	(1.1)	(0.3)	(0.3)	(2.0)	(0.6)	(1.6)	(1.0)	(0.8)	(0.8)	(0.4)	(0.1)	(0.4)	(0.7)	(0.3)	(0.9)	(0.6)	(0.1)
DOLTVRATIO Loan to value ratio of main residence	40.0	38.4	28.1	28.0	39.9	45.2	42.1	44.5	44.2	33.3	45.0	31.5	49.2	39.6	34.9	20.0	29.3	48.4	19.2	39.3	25.1	39.0	46.7
	(0.7)	(2.0)	(2.0)	(1.6)	(2.3)	(1.2)	(3.8)	(1.7)	(1.2)	(8.5)	(3.1)	(2.4)	(7.1)	(6.1)	(2.4)	(1.1)	(0.2)	(1.3)	(1.7)	(1.2)	(2.6)	(2.8)	(1.0)
DNNLAratio Net liquid assets as a fraction of annual gross income	24.7	33.8	21.6	29.5	17.1	11.3	11.4	20.5	24.8	0.9	27.1	3.7	6.3	5.5	38.3	12.6	41.3	37.6	33.3	17.6	4.0	14.8	13.2
	(0.7)	(3.7)	(1.2)	(2.0)	(1.6)	(1.1)	(0.8)	(1.2)	(1.3)	(0.3)	(1.6)	(1.1)	(0.9)	(0.6)	(4.3)	(0.8)	(0.1)	(2.0)	(1.0)	(1.5)	(0.4)	(1.1)	(0.8)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The table reports the median of selected debt related ratios at the household level. The debt to asset ratio is calculated as the ratio between total debt and total gross assets for indebted households. Debt includes mortgages collateralised on household's main residence and mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). Total assets include the value of the household main residence for homeowners, other real estate property, vehicles, valuables (such as jewellery, works of art, antiques, etc.), value of self-employment businesses and value of household's financial assets. The debt to income ratio is the ratio of total debt to gross household income. Total gross household income is calculated as the sum of the employee income, self-employment income, income from public pensions, income from private and occupational pensions and income from unemployment benefits (items collected for households members aged 16+) and income from social transfers other than unemployment benefits, regular private transfers (such as alimonies), rental income from real estate property, income from financial investments, income from private business or partnership and regular income from other sources (items collected at the household level). The income reference year varies by year (see detailed tables below). The debt service to income ratio is calculated as the ratio between total monthly debt payments and household gross monthly income calculated in two variants: for all indebted households (households having only credit line/bank overdraft or credit card debt, for which no regular payments are collected in the survey, are included) and for households with regular debt payments (households having only credit line/bank overdraft or credit card debt, for which no regular payments are collected in the survey, are excluded). The mortgage debt service to income ratio is the ratio of the monthly mortgage debt payments to gross household income (1/12 of the annual total), calculated for households with mortgage debt. The loan to value ratio of the main residence is the ratio of the household's mortgages collateralised on household's main residence to the current reported value of the household's main residence, calculated for households having mortgage debt collateralised on their main residence. Net liquid assets are calculated as the sum of value of deposits, mutual funds, bonds, non-self-employment business wealth, (publicly traded) shares and managed accounts, net of credit line/overdraft debt, credit card debt and non-mortgage loans.
See country notes: AT1, AT2, AT3, BE1, BE2, CY1, CY2, DE1, EE1, EE2, EE3, EE4, EE5, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR2, FR3, FR4, FR5, GR1, GR2, GR3, HR1, HU1, IE1, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LU1, LV1, LV2, LV3, NL1, PT1 for information on country-specific issues that may affect the comparability of the figures.

Table F2 Financial burden indicators - 90th percentile ratios
Ratio in %

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DODARATIO Debt to asset ratio of indebted households	96.6	74.9	190.5	170.6	78.3	109.3	77.3	107.5	77.5	601.1	69.8	83.0	124.9	63.2	82.6	60.2	46.7	138.5	121.4	75.2	76.1	63.9	257.3
	(3.7)	(4.0)	(68.4)	(42.6)	(4.6)	(8.6)	(7.9)	(7.3)	(2.0)	(3711.4)	(4.4)	(13.2)	(1012.7)	(11.6)	(7.9)	(3.6)	(0.1)	(11.8)	(23.2)	(4.5)	(18.0)	(1.9)	(33.5)
DODIRATIO Debt to income ratio of indebted households	417.2	380.4	295.6	287.3	227.9	295.6	511.8	428.2	461.6	139.5	428.4	694.1	163.2	276.5	728.9	200.0	359.2	747.7	273.1	510.8	222.0	322.3	282.6
	(9.4)	(24.6)	(16.8)	(28.6)	(14.7)	(8.5)	(87.5)	(18.5)	(16.2)	(29.1)	(43.3)	(104.0)	(16.6)	(49.8)	(51.0)	(11.1)	(0.1)	(66.8)	(40.1)	(30.1)	(20.7)	(35.2)	(5.0)
DODSTOTAL Debt service to income ratio, all indebted households	32.5	28.8	24.7	21.5	21.3	26.1	29.9	37.3	42.9	21.4	31.3	52.9	25.9	11.5	46.1	29.0	22.9	38.2	20.6	34.3	27.9	24.3	24.0
	(0.6)	(1.0)	(1.0)	(1.2)	(1.2)	(0.7)	(2.4)	(1.5)	(1.1)	(2.8)	(2.6)	(9.3)	(4.5)	(1.6)	(4.2)	(2.0)	(0.3)	(4.1)	(1.4)	(1.5)	(2.0)	(2.2)	(0.4)
DODSTOTALp Debt service to income ratio, households with debt payments	34.7	30.5	25.2	24.9	23.5	27.7	38.7	38.1	43.8	29.9	33.9	62.4	27.6	N	48.8	31.7	N	40.3	22.8	35.3	29.8	26.0	24.4
	(0.7)	(1.1)	(1.0)	(1.6)	(1.1)	(0.8)	(4.9)	(1.9)	(1.0)	(9.5)	(3.0)	(11.7)	(4.7)		(5.5)	(1.9)		(4.4)	(1.6)	(1.8)	(2.3)	(2.6)	(0.3)
DODSMORTG Mortgage debt service to income ratio of households with mortgage debt	33.2	30.2	24.8	25.6	20.9	28.0	44.9	31.6	39.4	N	33.8	66.1	36.0	N	49.4	29.6	N	40.3	24.2	34.3	N	25.6	19.8
	(0.6)	(1.3)	(1.3)	(1.5)	(1.5)	(1.3)	(9.3)	(1.4)	(1.0)		(4.4)	(12.0)	(16.2)		(6.4)	(2.2)		(4.4)	(1.9)	(2.4)		(4.1)	(0.4)
DOLTVRATIO Loan to value ratio of main residence	86.9	75.8	67.3	80.0	77.1	85.2	N	102.0	89.7	N	85.0	82.5	N	N	82.3	66.7	N	90.6	55.9	74.9	N	76.7	90.6
	(1.3)	(2.9)	(4.4)	(4.1)	(2.0)	(1.4)		(5.8)	(1.4)		(4.9)	(4.7)			(3.5)	(4.1)		(2.2)	(4.5)	(3.0)		(2.8)	(0.8)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The table reports the 90th percentiles of selected debt related ratios at the household level. See the footnote of the previous table for the definitions.
See country notes: AT1, AT2, AT3, BE1, BE2, CY1, CY2, DE1, EE1, EE2, EE3, EE4, EE5, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR2, FR3, FR4, FR5, GR1, GR2, GR3, HR1, HU1, IE1, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LU1, LV1, LV2, LV3, NL1, PT1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	4.1	2.7	3.2	5.7	2.8	7.6	1.1	6.2	2.3	5.0	1.4	3.4	3.5	1.3	3.9	1.4	0.3	7.9	3.3	2.7	2.3	0.8	10.5
		(0.2)	(0.5)	(0.4)	(0.7)	(0.5)	(0.7)	(0.2)	(0.5)	(0.3)	(0.8)	(0.3)	(0.7)	(1.1)	(0.3)	(0.8)	(0.2)	(0.1)	(0.6)	(0.4)	(0.4)	(0.4)	(0.3)	(0.4)
Income	Bottom 20%	6.2	7.6	4.1	8.5	2.7	8.6	1.6	9.3	2.8	1.3	2.5	4.0	6.6	0.9	11.3	1.2	0.0	15.3	7.8	3.5	2.7	2.1	17.6
		(0.6)	(2.0)	(1.1)	(2.0)	(1.1)	(1.5)	(0.5)	(1.4)	(0.7)	(0.6)	(0.7)	(2.2)	(4.5)	(0.6)	(3.3)	(0.5)	(0.1)	(2.1)	(1.5)	(1.1)	(1.0)	(1.1)	(1.4)
	20-40%	4.3	2.8	3.8	8.3	2.0	10.2	1.6	9.1	3.8	5.1	0.9	4.4	3.8	0.5	2.4	2.0	0.0	9.4	4.9	2.3	3.2	0.6	13.8
		(0.4)	(1.1)	(0.9)	(1.6)	(0.7)	(1.7)	(0.5)	(1.2)	(1.1)	(2.5)	(0.4)	(2.1)	(2.6)	(0.5)	(1.2)	(0.6)	(0.1)	(1.8)	(1.3)	(1.0)	(1.0)	(0.5)	(1.2)
	40-60%	5.0	2.3	3.9	7.5	6.1	10.0	1.3	8.2	2.4	10.2	1.7	3.4	4.1	0.8	2.6	1.9	0.0	5.4	1.4	3.4	1.8	0.9	10.1
		(0.5)	(1.0)	(1.0)	(1.8)	(1.8)	(1.5)	(0.5)	(1.4)	(0.5)	(2.9)	(0.8)	(2.0)	(2.4)	(0.7)	(1.1)	(0.5)	(0.1)	(1.3)	(0.7)	(1.0)	(0.8)	(0.6)	(0.9)
	60-80%	3.2	0.8	2.5	2.7	1.7	7.8	0.5	3.7	1.7	4.8	1.5	3.8	1.0	1.5	1.7	1.3	1.3	6.2	1.6	3.4	2.8	0.1	7.9
		(0.5)	(0.6)	(0.8)	(0.8)	(0.6)	(1.8)	(0.2)	(0.9)	(0.4)	(2.2)	(0.4)	(1.5)	(0.4)	(0.9)	(0.9)	(0.4)	(0.1)	(1.3)	(0.6)	(1.1)	(1.1)	(0.1)	(0.8)
	80-90%	1.9	0.0	0.9	1.4	2.6	1.8	0.4	1.4	0.8	4.1	0.1	0.9	3.3	2.0	1.1	1.1	0.0	2.9	0.3	0.8	0.8	0.0	4.6
		(0.5)	(0.1)	(0.5)	(0.7)	(1.3)	(0.9)	(0.6)	(0.9)	(0.3)	(2.3)	(0.2)	(0.9)	(1.8)	(1.2)	(1.0)	(0.6)	(0.1)	(1.3)	(0.8)	(0.6)	(0.8)	(0.1)	(0.8)
	90-100%	1.3	< 0.1	2.6	1.7	0.3	1.3	0.5	0.3	0.6	3.8	0.5	2.3	0.6	3.5	1.8	0.1	0.8	2.7	1.2	0.6	0.8	0.0	1.6
		(0.3)	(0.1)	(1.2)	(0.8)	(0.2)	(0.9)	(0.6)	(0.6)	(0.2)	(2.4)	(0.7)	(1.3)	(0.4)	(2.5)	(2.4)	(0.2)	(0.1)	(1.2)	(0.9)	(0.6)	(0.7)	(0.1)	(0.4)
Household size	1	4.7	5.0	3.4	6.6	3.5	5.0	1.3	5.1	2.5	4.5	0.8	3.0	4.7	1.2	4.9	1.1	0.0	10.5	5.0	3.0	3.4	2.3	13.0
		(0.4)	(1.2)	(0.7)	(1.2)	(0.9)	(0.9)	(0.4)	(0.9)	(0.6)	(1.5)	(0.2)	(1.2)	(2.3)	(0.6)	(1.5)	(0.3)	(0.1)	(1.0)	(0.8)	(1.0)	(0.9)	(1.3)	(0.8)
	2	2.9	1.2	2.4	3.3	2.4	6.4	0.8	4.9	1.5	4.6	1.6	2.2	3.9	0.3	3.2	1.5	0.0	5.9	2.5	2.4	0.9	0.8	9.2
		(0.2)	(0.5)	(0.6)	(0.7)	(0.8)	(1.2)	(0.3)	(0.8)	(0.3)	(1.5)	(0.6)	(1.0)	(1.8)	(0.3)	(1.4)	(0.4)	(0.1)	(0.9)	(0.6)	(0.8)	(0.4)	(0.4)	(0.6)
	3	3.7	2.7	4.9	4.9	1.5	11.5	0.8	6.9	2.7	4.1	1.5	5.5	0.4	2.7	4.7	2.1	0.4	4.5	2.6	3.2	1.3	0.4	8.4
		(0.5)	(1.1)	(1.2)	(1.7)	(0.6)	(2.1)	(0.4)	(1.1)	(0.6)	(2.0)	(0.7)	(2.5)	(0.2)	(1.4)	(2.2)	(0.6)	(0.1)	(1.6)	(1.2)	(1.2)	(0.6)	(0.4)	(1.1)
	4	4.2	1.6	3.1	6.8	2.4	8.0	0.9	7.9	2.6	4.5	1.5	2.5	4.7	3.7	3.8	1.5	1.7	6.8	1.1	2.0	2.8	0.4	5.7
		(0.6)	(0.9)	(0.8)	(2.8)	(1.3)	(1.5)	(0.4)	(1.4)	(0.8)	(1.7)	(0.6)	(1.0)	(3.0)	(1.8)	(1.6)	(0.6)	(0.1)	(1.9)	(0.7)	(1.1)	(1.0)	(0.5)	(0.9)
	5+	7.2	0.0	1.5	18.6	3.2	10.5	4.0	10.5	3.5	9.7	3.0	5.4	0.0	0.0	1.2	0.5	0.0	7.0	1.5	2.6	2.9	0.0	8.4
		(1.1)	(0.1)	(1.1)	(5.6)	(1.7)	(1.9)	(2.0)	(2.4)	(0.9)	(3.7)	(1.3)	(2.3)	(0.1)	(0.1)	(1.2)	(0.3)	(0.1)	(2.8)	(1.6)	(1.9)	(1.4)	(0.1)	(1.6)
Housing status	Owners - outright	0.1	0.0	0.3	0.2	0.7	0.1	0.1	0.1	0.1	0.0	0.1	0.0	0.1	0.1	0.2	0.1	0.0	0.0	0.0	0.4	< 0.1	< 0.1	0.3
		(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.4)	(0.1)	(0.1)	(0.2)
	Owners - with mortgage	3.1	0.5	1.9	1.6	0.7	2.5	5.1	7.7	1.1	4.8	4.0	3.4	2.7	10.6	1.6	2.2	1.4	3.6	0.1	2.2	1.8	0.1	3.2
		(0.3)	(0.4)	(0.8)	(0.6)	(0.4)	(0.5)	(1.9)	(1.1)	(0.3)	(2.8)	(1.4)	(1.0)	(2.2)	(3.6)	(0.7)	(0.8)	(0.1)	(0.7)	(0.3)	(0.7)	(0.9)	(0.1)	(0.4)
	Renters / other	8.8	9.2	11.5	9.8	10.6	22.4	2.1	15.4	4.7	22.9	3.7	8.6	14.2	3.6	9.9	7.0	0.4	14.3	6.3	6.2	9.2	6.7	27.1
		(0.5)	(1.7)	(1.5)	(1.2)	(1.8)	(2.1)	(0.4)	(1.4)	(0.6)	(3.6)	(0.8)	(2.1)	(4.7)	(2.2)	(2.1)	(1.1)	(0.1)	(1.2)	(0.8)	(1.1)	(1.7)	(2.5)	(1.1)
Age of RP	16-34	9.4	6.3	8.1	11.7	6.4	13.9	1.1	8.5	4.1	14.7	1.1	2.3	3.9	3.6	6.7	2.7	1.4	23.7	7.8	11.3	7.9	1.9	29.9
		(1.1)	(2.1)	(2.0)	(2.8)	(1.7)	(2.5)	(0.6)	(2.7)	(1.1)	(4.4)	(1.2)	(2.1)	(1.8)	(1.7)	(2.2)	(0.8)	(0.1)	(2.4)	(2.1)	(5.1)	(2.3)	(1.8)	(1.5)
	35-44	6.3	1.2	3.4	7.6	4.0	11.0	1.8	10.8	4.7	9.6	4.1	4.9	2.5	1.1	2.8	1.3	0.4	9.6	4.7	3.8	3.8	1.0	9.7
		(0.6)	(0.7)	(0.8)	(1.9)	(1.4)	(1.6)	(0.5)	(1.5)	(0.9)	(2.8)	(1.4)	(2.0)	(1.7)	(0.7)	(1.6)	(0.5)	(0.1)	(1.9)	(1.3)	(1.3)	(1.4)	(0.5)	(1.1)
	45-54	4.5	2.3	4.7	6.9	2.8	6.9	0.8	8.0	2.5	4.9	1.9	3.1	3.8	2.2	4.5	1.8	0.0	4.1	3.7	3.0	0.8	0.6	7.0
		(0.5)	(0.8)	(1.1)	(1.6)	(1.0)	(1.7)	(0.4)	(1.1)	(0.6)	(1.9)	(0.6)	(1.2)	(2.6)	(1.2)	(1.9)	(0.5)	(0.1)	(1.1)	(1.1)	(0.8)	(0.4)	(0.4)	(1.0)
	55-64	2.8	2.5	3.3	4.3	0.9	5.9	1.0	4.3	1.7	2.7	0.9	4.8	6.6	1.1	4.3	1.5	0.0	4.5	2.6	1.5	1.6	0.6	5.2
		(0.3)	(1.1)	(0.9)	(1.2)	(0.5)	(1.3)	(0.3)	(0.8)	(0.5)	(1.4)	(0.4)	(1.5)	(4.0)	(0.6)	(1.5)	(0.5)	(0.1)	(1.2)	(0.8)	(0.6)	(0.8)	(0.5)	(0.8)

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
65-74	1.9	4.2	0.9	2.8	1.6	5.7	1.3	4.3	0.3	2.3	0.4	2.6	2.4	0.1	2.7	0.8	0.0	2.6	1.7	2.0	1.4	0.2	2.4
	(0.2)	(1.5)	(0.5)	(0.8)	(0.8)	(1.7)	(0.5)	(1.0)	(0.2)	(1.2)	(0.2)	(1.2)	(2.3)	(0.1)	(1.9)	(0.3)	(0.1)	(0.7)	(0.6)	(0.8)	(0.7)	(0.2)	(0.6)
75+	0.4	0.1	0.4	0.1	0.2	0.7	0.3	1.0	0.2	0.0	0.5	1.0	0.0	0.0	0.0	0.2	0.0	0.4	1.5	0.3	1.3	0.3	0.8
	(0.1)	(0.4)	(0.3)	(0.1)	(0.2)	(0.4)	(0.2)	(0.4)	(0.2)	(0.1)	(0.2)	(0.9)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.3)	(0.6)	(0.4)	(0.8)	(0.3)	(0.3)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The table presents percentages of households with negative net wealth. Net wealth is the difference between total household assets and total household liabilities. Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets). Total liabilities include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail).
Income and net wealth quantiles are quantiles of the euro area sample for the euro area column, and the quantiles in a respective country for the country columns.
See country notes: AT1, AT2, AT3, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV1, LV2, LV3, NL1 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	**ALL**	72.8	91.2	63.7	34.5	39.5	41.3	67.0	98.5	83.2	17.3	78.3	182.5	21.6	20.8	133.1	38.1	122.3	221.3	31.0	130.5	44.1	70.8	77.7
		(2.4)	(9.1)	(5.7)	(4.2)	(3.3)	(2.6)	(9.5)	(5.9)	(6.1)	(3.9)	(8.0)	(14.7)	(4.0)	(4.6)	(18.0)	(2.4)	(0.5)	(7.1)	(4.6)	(5.9)	(4.6)	(8.3)	(2.2)
Income	**Bottom 20%**	69.0	30.7	94.2	16.2	N	26.0	651.5	77.7	36.9	32.9	52.1	503.6	N	N	146.1	61.2	N	734.3	18.7	362.2	57.9	135.8	60.9
		(7.1)	(17.2)	(40.7)	(11.0)		(6.0)	(241.2)	(17.6)	(8.2)	(13.1)	(21.9)	(242.4)			(101.4)	(13.7)		(144.2)	(4.7)	(118.8)	(31.6)	(70.2)	(4.6)
	20-40%	47.5	50.7	56.0	25.9	11.3	16.5	76.7	86.5	32.9	10.9	46.9	191.8	N	N	75.2	49.6	123.5	213.8	15.3	172.4	32.4	70.5	45.6
		(4.6)	(26.1)	(11.8)	(5.3)	(6.0)	(3.5)	(23.3)	(17.0)	(4.5)	(6.4)	(20.8)	(129.3)			(44.1)	(8.4)	(1.8)	(27.4)	(4.6)	(47.8)	(5.8)	(42.0)	(4.3)
	40-60%	54.8	122.2	53.9	29.2	29.8	25.7	125.2	89.4	47.8	14.7	71.6	225.3	12.2	16.1	78.7	46.7	178.2	244.2	34.5	138.7	47.6	74.4	68.5
		(4.5)	(23.8)	(16.0)	(7.5)	(5.7)	(4.0)	(40.0)	(15.8)	(9.7)	(9.9)	(31.5)	(54.2)	(11.0)	(24.4)	(40.8)	(5.8)	(2.3)	(19.9)	(19.2)	(21.7)	(11.2)	(17.9)	(7.2)
	60-80%	85.1	146.3	54.5	35.3	42.8	88.3	35.5	115.6	128.8	15.9	105.4	182.4	26.1	15.1	183.8	36.9	138.6	225.8	48.1	126.7	41.3	85.1	89.7
		(4.8)	(14.7)	(9.8)	(11.3)	(7.0)	(8.0)	(20.6)	(15.2)	(15.0)	(8.7)	(32.7)	(27.8)	(9.1)	(17.9)	(29.5)	(4.9)	(0.7)	(13.4)	(10.6)	(13.0)	(9.7)	(26.3)	(5.5)
	80-90%	92.5	79.4	81.6	78.1	44.5	109.6	30.0	121.9	121.3	N	112.0	120.2	21.2	17.5	167.2	34.3	86.9	181.2	43.0	132.5	49.9	56.2	113.4
		(7.2)	(18.7)	(16.4)	(20.7)	(11.8)	(7.8)	(27.7)	(15.7)	(10.2)		(24.2)	(33.3)	(9.7)	(16.1)	(43.6)	(6.0)	(0.5)	(14.5)	(7.1)	(18.2)	(10.4)	(18.6)	(7.1)
	90-100%	77.8	55.6	63.9	51.6	61.7	73.2	29.6	87.3	124.6	24.6	69.9	96.3	21.3	46.2	109.2	21.6	57.2	130.3	28.2	74.7	48.9	50.1	102.5
		(4.9)	(14.4)	(13.0)	(10.7)	(9.7)	(6.7)	(14.1)	(7.9)	(7.5)	(6.8)	(12.2)	(30.5)	(5.9)	(23.6)	(22.2)	(2.5)	(2.3)	(22.5)	(8.0)	(9.5)	(11.3)	(30.5)	(4.1)
Net wealth	**Bottom 20%**	22.7	13.5	43.1	14.7	19.4	15.6	98.5	56.6	16.1	4.0	36.0	165.5	11.4	31.2	28.5	29.8	N	115.5	11.7	34.6	26.3	64.0	45.6
		(1.7)	(4.1)	(10.2)	(3.9)	(4.0)	(1.9)	(66.6)	(11.1)	(2.2)	(2.9)	(21.1)	(92.8)	(7.9)	(19.1)	(17.0)	(6.8)		(29.4)	(1.9)	(3.5)	(5.4)	(20.9)	(2.8)
	20-40%	55.9	212.9	76.2	13.7	34.4	102.9	76.0	154.0	43.9	33.7	119.7	249.7	22.9	17.4	239.8	38.8	200.4	161.1	5.8	199.7	59.8	141.2	77.2
		(8.6)	(16.9)	(13.6)	(2.8)	(11.9)	(22.8)	(25.4)	(22.2)	(24.9)	(8.1)	(33.0)	(41.2)	(9.9)	(9.4)	(65.1)	(4.7)	(1.0)	(64.7)	(2.4)	(17.4)	(17.4)	(31.7)	(7.8)
	40-60%	141.7	112.3	77.0	51.8	48.1	101.8	94.2	128.4	186.0	22.3	86.8	120.1	32.2	8.0	157.9	46.6	86.9	297.4	54.2	157.3	56.6	62.8	124.5
		(7.4)	(18.7)	(14.4)	(12.6)	(8.0)	(8.1)	(26.3)	(14.2)	(9.8)	(6.5)	(34.7)	(44.9)	(20.7)	(6.9)	(26.4)	(7.3)	(1.8)	(13.3)	(13.4)	(17.8)	(8.5)	(17.7)	(6.9)
	60-80%	92.6	73.3	53.9	75.0	41.2	54.6	38.0	88.0	97.6	10.4	57.9	181.8	17.9	17.9	71.6	38.6	119.0	218.4	51.9	134.0	52.3	63.5	85.7
		(4.9)	(10.7)	(17.9)	(10.7)	(8.4)	(8.9)	(22.7)	(9.0)	(8.5)	(12.2)	(10.3)	(30.1)	(6.6)	(17.0)	(29.9)	(4.6)	(0.1)	(13.2)	(11.7)	(12.2)	(11.8)	(25.3)	(4.4)
	80-90%	86.1	47.3	63.7	87.6	60.5	32.2	53.1	84.0	92.8	N	69.7	182.6	37.6	N	130.7	30.8	27.6	181.4	52.9	101.1	50.4	69.8	83.8
		(6.2)	(20.8)	(14.5)	(13.1)	(8.8)	(9.3)	(40.4)	(14.0)	(12.1)		(14.8)	(80.4)	(10.5)		(49.8)	(6.8)	(0.6)	(19.4)	(12.7)	(14.0)	(9.2)	(28.2)	(7.9)
	90-100%	83.8	48.0	82.0	83.3	62.9	53.9	49.6	75.1	110.9	N	68.1	160.3	50.3	29.4	221.5	37.7	29.4	163.8	57.4	113.8	38.8	N	78.4
		(4.1)	(15.7)	(20.2)	(12.5)	(14.2)	(9.7)	(20.0)	(10.4)	(8.6)		(25.8)	(51.2)	(14.1)	(42.7)	(69.6)	(5.4)	(11.6)	(19.5)	(31.1)	(11.1)	(10.0)		(5.5)
Household size	**1**	59.9	47.0	53.9	31.7	28.2	29.6	89.9	86.7	45.3	6.4	79.9	320.6	25.4	22.9	148.3	52.8	120.0	238.8	24.7	156.3	44.7	137.0	58.6
		(5.0)	(12.2)	(6.8)	(5.1)	(7.6)	(5.1)	(44.9)	(16.7)	(7.4)	(5.3)	(31.7)	(104.4)	(10.2)	(6.2)	(38.5)	(8.3)	(0.3)	(11.9)	(6.1)	(23.6)	(13.8)	(27.0)	(3.3)
	2	48.4	77.1	48.8	25.9	25.3	26.7	53.9	67.0	44.4	7.3	54.6	178.0	10.5	12.2	62.4	37.7	128.0	199.9	21.7	89.9	37.1	58.8	63.4
		(2.9)	(16.2)	(11.3)	(4.6)	(5.4)	(4.0)	(20.4)	(11.6)	(4.4)	(3.9)	(18.4)	(58.8)	(6.0)	(11.2)	(12.0)	(4.9)	(1.1)	(16.5)	(6.3)	(11.5)	(4.2)	(12.5)	(3.1)
	3	80.6	87.7	63.9	40.5	46.5	32.2	50.5	99.7	114.8	11.2	64.6	244.4	33.5	48.2	197.8	39.4	138.6	191.4	25.0	138.4	35.5	76.2	110.0
		(6.1)	(20.3)	(12.3)	(10.7)	(10.4)	(5.4)	(28.5)	(14.1)	(13.3)	(7.3)	(14.2)	(39.6)	(9.5)	(14.0)	(35.1)	(3.6)	(0.7)	(22.1)	(9.9)	(10.7)	(8.0)	(28.8)	(5.9)
	4	120.6	121.0	97.1	71.8	62.6	100.7	64.6	130.1	169.9	37.0	107.6	101.4	25.6	10.6	144.4	22.7	73.1	252.2	41.2	154.7	62.1	70.1	131.6
		(5.5)	(14.0)	(12.8)	(16.4)	(9.2)	(9.2)	(16.0)	(12.6)	(11.3)	(11.3)	(15.4)	(36.0)	(11.2)	(21.2)	(27.4)	(3.8)	(1.4)	(19.7)	(7.8)	(15.3)	(8.9)	(19.7)	(6.1)
	5+	89.0	152.5	42.5	39.0	46.6	66.9	75.7	114.9	142.2	28.9	52.9	164.4	N	N	211.9	38.7	N	182.8	41.4	119.2	52.0	59.4	143.3
		(8.9)	(21.3)	(16.7)	(20.2)	(10.7)	(10.4)	(13.5)	(22.4)	(16.5)	(4.7)	(17.6)	(30.9)			(66.3)	(7.7)		(22.9)	(6.5)	(22.8)	(9.5)	(15.3)	(7.4)
Housing status	**Owners - outright**	23.7	14.1	26.2	15.6	6.0	9.6	18.1	31.7	31.9	13.0	24.7	44.2	11.5	5.2	24.0	14.6	21.5	N	12.3	27.9	26.3	21.2	26.2
		(1.4)	(3.3)	(4.4)	(3.1)	(0.8)	(1.0)	(3.8)	(3.1)	(1.8)	(3.3)	(5.8)	(13.2)	(2.4)	(1.8)	(3.9)	(1.9)	(0.8)		(6.7)	(3.3)	(4.0)	(4.3)	(2.2)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	190.8	160.4	114.1	126.3	108.3	163.2	185.6	217.6	237.3	118.4	188.9	259.6	87.2	114.2	276.1	68.7	196.8	255.9	86.4	205.6	106.2	152.7	150.5
		(4.2)	(8.7)	(7.2)	(10.4)	(4.9)	(7.1)	(26.6)	(9.0)	(7.7)	(26.3)	(12.9)	(17.3)	(13.6)	(18.9)	(22.7)	(5.1)	(2.0)	(8.4)	(11.9)	(9.3)	(16.5)	(12.7)	(2.7)
	Renters / other	17.2	10.0	33.5	13.4	10.7	11.7	13.1	31.6	16.2	4.0	19.2	47.5	5.8	N	32.5	12.5	N	42.2	9.7	28.7	23.4	7.0	29.0
		(1.2)	(2.8)	(7.3)	(1.6)	(2.3)	(1.3)	(3.1)	(2.7)	(1.4)	(2.9)	(3.2)	(32.7)	(5.6)		(12.1)	(3.3)		(9.5)	(1.9)	(4.9)	(5.9)	(6.4)	(1.5)
Age of RP	**16-34**	66.6	215.9	77.0	18.9	79.6	21.1	20.9	144.2	170.7	N	198.3	221.9	13.3	56.3	124.7	55.2	128.0	209.6	12.6	67.5	68.8	197.2	80.3
		(10.4)	(31.5)	(29.2)	(4.9)	(15.4)	(4.4)	(12.4)	(30.6)	(27.6)		(71.6)	(143.5)	(8.1)	(18.4)	(60.0)	(8.1)	(1.1)	(22.1)	(4.8)	(54.0)	(17.8)	(40.6)	(5.7)
	35-44	136.8	174.1	108.3	36.3	75.4	121.2	46.3	191.6	200.3	19.5	175.9	192.7	40.1	20.3	225.9	44.9	185.0	257.9	45.9	219.7	69.5	126.5	145.0
		(7.5)	(14.7)	(12.2)	(11.1)	(7.9)	(11.0)	(22.3)	(16.6)	(11.0)	(8.8)	(20.6)	(23.6)	(13.1)	(17.8)	(36.7)	(4.3)	(0.4)	(18.2)	(12.8)	(17.5)	(8.2)	(20.2)	(5.4)
	45-54	86.2	106.4	55.5	55.3	26.2	90.8	83.6	116.2	110.0	23.9	84.2	173.1	18.9	19.7	156.2	33.7	56.7	229.3	39.7	159.5	44.5	59.6	87.0
		(3.9)	(13.6)	(9.8)	(10.3)	(5.5)	(7.8)	(19.9)	(9.6)	(9.1)	(5.4)	(10.2)	(28.2)	(6.4)	(8.7)	(22.9)	(3.6)	(0.5)	(13.5)	(4.8)	(7.9)	(12.2)	(13.4)	(3.8)
	55-64	51.6	31.5	45.3	45.3	10.9	23.7	57.2	74.5	44.5	8.4	31.2	173.2	25.7	5.4	50.5	20.6	27.6	197.9	28.0	56.7	28.9	26.9	56.9
		(3.2)	(4.4)	(7.8)	(8.1)	(3.7)	(3.7)	(13.8)	(6.5)	(4.2)	(4.2)	(6.9)	(37.4)	(12.7)	(6.4)	(12.8)	(5.7)	(0.6)	(13.6)	(9.3)	(7.7)	(5.3)	(8.7)	(3.8)
	65-74	32.5	13.7	N	36.4	3.9	13.4	73.3	30.2	24.1	17.8	32.0	190.7	N	4.6	51.2	27.5	57.6	198.3	26.8	31.4	20.8	22.3	40.8
		(2.2)	(2.9)		(10.1)	(1.8)	(1.1)	(36.3)	(5.6)	(2.7)	(10.4)	(7.0)	(100.1)		(2.5)	(17.4)	(8.7)	(21.9)	(19.6)	(9.0)	(7.3)	(7.8)	(10.9)	(4.4)
	75+	18.8	4.7	N	16.1	N	7.1	122.0	17.1	12.2	N	15.0	N	N	N	N	20.4	N	203.1	12.9	28.8	N	N	19.6
		(3.3)	(1.5)		(9.9)		(2.1)	(62.3)	(7.1)	(3.5)		(9.4)					(10.2)		(22.6)	(3.5)	(6.7)			(4.8)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, DE1, EE4, EE5, FI5, FI8, FR2, FR3, FR4, FR5, GR1, GR3, HR1, HU1, IE1, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LV1, LV3, NL1, PT1 for information on country-specific issues that may affect the comparability of the figures.

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	**ALL**	12.8	14.8	10.1	8.9	9.0	10.6	13.9	14.8	19.5	10.3	13.6	20.5	8.9	4.5	16.4	9.1	12.4	10.8	9.8	12.5	11.6	10.3	10.5
		(0.2)	(0.6)	(0.4)	(0.6)	(0.3)	(0.4)	(1.1)	(0.4)	(0.4)	(0.9)	(0.5)	(1.3)	(1.0)	(0.6)	(0.9)	(0.4)	(0.1)	(0.3)	(0.4)	(0.4)	(0.5)	(0.5)	(0.2)
Income	**Bottom 20%**	21.2	23.1	24.7	2.9	18.8	10.6	49.7	25.5	37.7	N	22.4	63.8	N	N	35.2	32.9	N	40.7	9.6	50.3	36.0	37.1	3.0
		(1.3)	(3.6)	(3.2)	(2.6)	(13.2)	(1.4)	(19.4)	(2.6)	(5.6)		(6.5)	(27.6)			(7.7)	(3.3)		(7.5)	(3.4)	(8.6)	(7.9)	(7.5)	(0.7)
	20-40%	15.8	20.8	13.4	11.3	12.4	9.8	20.5	19.3	19.5	16.4	18.1	30.8	N	N	19.5	16.3	N	11.6	8.7	22.1	13.5	11.9	7.3
		(0.8)	(2.6)	(0.6)	(1.9)	(1.7)	(1.0)	(2.5)	(0.8)	(2.1)	(3.1)	(3.3)	(9.4)			(2.8)	(1.7)		(1.6)	(1.8)	(1.4)	(2.0)	(2.2)	(0.8)
	40-60%	13.6	16.3	9.3	9.0	11.4	9.2	17.0	15.4	17.3	14.9	15.7	23.3	9.6	8.2	15.9	11.2	15.8	11.6	14.8	14.8	14.6	11.3	11.2
		(0.5)	(0.8)	(0.7)	(1.1)	(1.1)	(0.8)	(1.8)	(0.8)	(1.0)	(2.8)	(2.7)	(2.6)	(2.2)	(3.5)	(2.2)	(0.7)	(0.1)	(1.1)	(1.6)	(1.1)	(2.0)	(0.9)	(0.3)
	60-80%	13.4	16.1	8.1	10.3	8.6	12.2	13.4	13.9	20.2	9.8	14.3	17.6	8.9	5.0	16.1	7.9	12.4	11.4	10.2	11.3	11.3	9.5	11.6
		(0.5)	(0.8)	(0.8)	(1.0)	(0.6)	(0.4)	(1.5)	(0.8)	(0.4)	(1.3)	(1.0)	(2.3)	(2.3)	(2.4)	(1.6)	(0.5)	(0.2)	(0.8)	(0.9)	(0.4)	(0.8)	(1.1)	(0.3)
	80-90%	11.8	12.7	8.8	9.5	8.4	11.0	12.6	12.1	19.4	8.9	10.7	14.8	7.9	3.1	13.5	7.9	10.4	9.2	8.7	9.1	8.4	7.7	11.8
		(0.5)	(1.1)	(0.9)	(1.0)	(0.7)	(0.5)	(1.7)	(0.7)	(0.6)	(2.0)	(1.2)	(3.2)	(1.3)	(0.6)	(1.8)	(0.9)	(0.1)	(0.7)	(1.1)	(0.3)	(0.8)	(1.0)	(0.4)
	90-100%	8.7	8.0	7.2	7.2	6.6	8.1	6.9	9.4	17.7	6.8	8.1	13.4	5.7	2.9	9.5	3.5	10.7	6.5	8.5	6.7	8.1	7.2	11.3
		(0.4)	(0.7)	(1.0)	(0.7)	(0.5)	(0.8)	(1.0)	(0.6)	(0.6)	(2.3)	(0.9)	(2.4)	(0.5)	(0.9)	(1.2)	(0.3)	(0.1)	(0.6)	(1.2)	(0.5)	(0.7)	(1.3)	(0.3)
Net wealth	**Bottom 20%**	9.1	9.0	8.6	5.4	9.5	6.9	11.2	15.9	11.2	9.9	15.9	26.4	11.3	4.7	15.3	11.0	N	6.0	6.5	11.5	12.0	11.8	3.9
		(0.6)	(1.4)	(0.7)	(1.1)	(1.3)	(0.8)	(2.3)	(1.3)	(1.0)	(2.2)	(2.1)	(4.6)	(6.3)	(2.3)	(5.0)	(1.4)		(1.9)	(1.0)	(1.3)	(0.9)	(2.0)	(0.4)
	20-40%	13.1	17.6	11.8	5.0	10.5	11.9	18.6	17.6	16.4	10.0	16.0	22.3	12.3	2.7	20.4	9.7	15.8	10.5	7.8	15.6	11.2	10.7	9.8
		(0.6)	(1.0)	(0.9)	(1.2)	(1.1)	(0.7)	(2.4)	(0.9)	(2.0)	(2.1)	(1.8)	(4.4)	(2.5)	(0.9)	(2.7)	(1.1)	(0.2)	(2.1)	(2.6)	(1.1)	(1.1)	(0.7)	(0.5)
	40-60%	16.0	15.4	9.7	10.9	8.3	11.6	16.3	15.6	23.2	9.6	13.8	16.5	6.7	3.5	17.4	10.5	10.7	14.6	11.5	14.1	11.9	10.1	13.4
		(0.3)	(0.8)	(0.8)	(0.8)	(0.9)	(0.5)	(1.8)	(0.9)	(0.6)	(2.0)	(1.0)	(2.5)	(2.6)	(1.9)	(1.6)	(1.0)	(0.1)	(0.8)	(1.5)	(1.1)	(1.4)	(1.5)	(0.3)
	60-80%	13.1	11.9	9.7	10.1	8.1	11.3	13.6	12.9	20.2	14.4	10.5	20.9	9.2	5.0	12.9	9.1	13.2	10.7	10.4	10.8	10.4	9.2	12.7
		(0.4)	(0.9)	(1.2)	(0.7)	(0.9)	(0.6)	(1.9)	(0.6)	(0.4)	(2.9)	(1.5)	(2.8)	(1.7)	(2.8)	(1.9)	(0.8)	(0.1)	(0.7)	(0.8)	(0.6)	(1.3)	(1.4)	(0.4)
	80-90%	12.5	9.3	10.1	10.3	8.3	11.6	15.0	12.2	20.1	N	10.3	22.4	8.9	6.2	13.8	7.0	N	8.1	9.9	11.3	12.5	10.0	11.3
		(0.5)	(1.7)	(1.6)	(1.2)	(1.1)	(1.6)	(5.3)	(0.7)	(1.0)		(1.3)	(4.9)	(1.3)	(2.0)	(3.8)	(1.5)		(1.2)	(1.3)	(1.0)	(2.6)	(1.7)	(0.5)
	90-100%	11.9	9.3	10.5	10.5	9.0	10.7	11.7	11.5	18.1	N	11.1	17.4	6.8	8.3	17.1	6.2	N	7.0	10.5	11.6	15.1	9.2	11.3
		(0.5)	(1.8)	(1.5)	(1.2)	(1.0)	(1.0)	(3.7)	(1.0)	(0.8)		(1.8)	(4.0)	(1.9)	(3.0)	(3.7)	(1.5)		(1.1)	(2.4)	(0.8)	(3.1)	(3.2)	(0.5)
Household size	**1**	13.9	16.1	13.4	7.8	10.7	13.3	24.1	19.0	21.3	N	15.7	33.2	14.6	8.3	19.7	16.7	N	11.0	10.9	18.0	17.1	15.7	8.3
		(0.5)	(0.9)	(1.5)	(0.9)	(1.4)	(1.2)	(5.0)	(0.8)	(1.2)		(2.0)	(7.0)	(2.3)	(2.3)	(1.9)	(1.3)		(1.2)	(1.4)	(1.8)	(1.6)	(2.4)	(0.5)
	2	11.3	14.0	10.3	8.4	7.6	9.6	14.6	12.5	15.5	17.7	12.2	29.4	7.0	4.8	13.9	8.9	15.8	9.1	9.6	12.1	10.7	10.7	9.8
		(0.3)	(1.0)	(0.9)	(1.0)	(0.6)	(0.6)	(2.4)	(0.6)	(0.6)	(3.4)	(1.0)	(4.8)	(1.5)	(2.2)	(1.3)	(0.8)	(0.1)	(0.6)	(0.9)	(0.6)	(0.6)	(1.6)	(0.3)
	3	12.7	13.0	8.8	8.5	9.2	9.6	15.0	15.0	19.0	8.6	12.2	20.3	9.2	4.5	15.6	8.9	11.6	10.7	10.9	13.0	10.9	9.9	11.6
		(0.5)	(1.2)	(1.2)	(1.0)	(0.7)	(1.0)	(2.0)	(0.7)	(0.6)	(1.3)	(1.0)	(2.5)	(1.7)	(0.7)	(2.1)	(0.6)	(0.1)	(0.9)	(1.9)	(0.5)	(1.1)	(0.9)	(0.4)
	4	14.6	14.6	9.1	10.5	8.8	11.6	13.1	13.8	21.7	9.8	15.0	16.9	7.9	2.4	14.9	6.7	10.3	12.9	9.7	11.3	10.7	10.0	13.0
		(0.5)	(1.4)	(0.7)	(0.8)	(0.6)	(0.4)	(1.8)	(0.9)	(0.5)	(1.2)	(1.3)	(1.4)	(1.7)	(0.6)	(1.9)	(0.7)	(0.1)	(0.8)	(0.5)	(0.6)	(1.2)	(0.8)	(0.3)
	5+	12.9	16.2	9.1	9.2	8.5	10.0	11.0	14.4	20.7	8.8	11.6	16.8	5.9	N	23.8	7.1	N	11.5	8.4	11.8	9.3	8.2	12.3
		(0.6)	(1.7)	(1.1)	(1.5)	(1.0)	(0.5)	(2.7)	(1.6)	(1.0)	(1.9)	(3.3)	(3.1)	(2.9)		(3.0)	(0.9)		(1.1)	(1.4)	(0.8)	(0.8)	(1.6)	(0.7)
Housing status	**Owners - outright**	10.0	7.1	8.1	6.2	6.0	7.0	10.9	10.9	12.2	9.0	10.4	11.8	7.4	2.0	8.5	6.5	10.7	N	6.8	8.8	10.6	7.5	7.7
		(0.4)	(1.1)	(0.4)	(0.8)	(0.6)	(0.4)	(2.4)	(0.4)	(0.4)	(0.9)	(1.5)	(2.0)	(1.0)	(0.8)	(1.2)	(0.6)	(0.1)		(1.2)	(0.8)	(0.7)	(1.1)	(0.3)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	16.6	16.3	12.0	11.8	10.6	13.9	17.2	18.1	24.7	14.9	15.7	22.8	13.3	5.0	20.8	10.8	13.6	12.1	11.2	14.5	13.8	11.1	14.1
		(0.2)	(0.4)	(0.5)	(0.5)	(0.5)	(0.3)	(1.4)	(0.5)	(0.4)	(2.2)	(0.7)	(1.6)	(1.1)	(0.8)	(0.9)	(0.6)	(0.1)	(0.4)	(0.7)	(0.4)	(1.2)	(0.5)	(0.2)
	Renters / other	7.7	7.4	7.9	5.0	6.2	5.6	9.9	11.6	10.1	9.8	10.5	19.1	5.2	N	12.2	7.9	N	2.6	6.7	10.0	11.0	5.0	3.1
		(0.3)	(0.8)	(0.8)	(0.6)	(1.3)	(0.6)	(1.0)	(0.8)	(0.5)	(1.5)	(0.9)	(3.6)	(3.7)		(1.8)	(1.2)		(0.6)	(0.6)	(0.9)	(1.4)	(3.3)	(0.3)
Age of RP	**16-34**	11.6	17.2	11.0	5.1	9.5	7.3	N	15.7	20.8	N	15.7	N	6.4	3.1	15.6	9.2	13.2	9.5	10.2	11.3	12.7	11.4	5.5
		(0.7)	(1.5)	(1.3)	(1.4)	(0.6)	(1.0)		(2.3)	(1.0)		(3.3)		(2.4)	(0.7)	(2.3)	(1.1)	(0.1)	(1.5)	(2.1)	(0.9)	(1.7)	(1.5)	(0.6)
	35-44	15.2	16.6	10.0	9.3	9.7	11.3	13.4	15.5	22.7	14.6	15.4	19.0	9.7	5.1	20.1	8.6	13.6	15.1	10.0	13.1	10.8	10.9	13.3
		(0.3)	(0.7)	(0.5)	(1.0)	(0.7)	(0.4)	(1.5)	(0.6)	(0.4)	(2.4)	(1.0)	(2.0)	(1.8)	(1.4)	(1.6)	(0.6)	(0.1)	(0.6)	(0.9)	(0.9)	(0.9)	(0.7)	(0.4)
	45-54	13.3	14.4	8.8	10.3	8.0	12.2	16.1	14.9	19.8	8.7	12.4	19.4	7.9	4.8	17.1	8.7	10.7	12.2	9.6	14.3	11.6	10.0	11.7
		(0.4)	(0.9)	(0.8)	(0.8)	(0.6)	(0.4)	(2.1)	(0.6)	(0.5)	(1.5)	(1.0)	(2.4)	(1.9)	(1.8)	(1.8)	(0.7)	(0.1)	(0.9)	(0.7)	(0.6)	(1.4)	(1.1)	(0.3)
	55-64	11.9	9.8	10.6	8.5	7.8	9.3	13.5	14.7	17.4	9.6	9.4	23.1	11.0	N	12.8	9.4	14.7	9.0	10.6	11.0	12.4	7.2	11.6
		(0.5)	(1.2)	(1.1)	(1.1)	(1.3)	(0.8)	(1.5)	(0.9)	(0.8)	(2.2)	(1.2)	(3.4)	(6.5)		(2.0)	(1.3)	(0.4)	(0.6)	(1.3)	(0.6)	(1.1)	(1.1)	(0.4)
	65-74	10.9	8.4	9.0	9.6	5.8	9.8	14.3	12.8	12.3	15.8	12.6	39.7	N	N	12.5	15.5	N	6.7	10.1	10.7	11.5	10.0	10.7
		(0.5)	(1.2)	(2.8)	(0.9)	(2.7)	(1.2)	(4.7)	(0.9)	(0.6)	(3.5)	(1.2)	(11.2)			(2.6)	(3.0)		(0.6)	(1.6)	(1.3)	(1.9)	(2.8)	(0.7)
	75+	9.6	N	N	10.3	N	7.9	17.7	11.1	9.7	N	18.9	N	N	N	N	33.3	N	6.3	N	9.5	N	N	6.2
		(0.8)			(2.3)		(1.6)	(5.2)	(1.6)	(1.4)		(4.2)					(8.2)		(0.7)		(2.7)			(0.8)

Table F6 Median debt to assets ratio - breakdowns
Ratio in %

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	23.1	22.4	20.6	21.8	16.3	23.5	12.1	24.3	21.8	12.2	15.9	21.3	14.0	6.4	19.6	10.0	14.9	43.9	14.2	25.1	12.0	20.4	37.9
		(0.7)	(1.8)	(1.7)	(2.2)	(1.5)	(1.1)	(1.7)	(1.4)	(1.0)	(2.2)	(1.7)	(1.7)	(2.5)	(1.5)	(1.4)	(0.6)	(0.1)	(1.4)	(1.5)	(1.2)	(1.8)	(1.8)	(1.0)
Income	Bottom 20%	25.7	18.4	N	30.3	12.1	18.7	41.3	26.0	17.5	N	16.9	31.1	N	3.4	37.3	4.8	N	53.3	49.7	23.9	N	22.4	97.8
		(3.0)	(10.8)		(16.8)	(7.6)	(6.5)	(6.2)	(7.5)	(2.8)		(8.2)	(11.0)		(2.2)	(10.6)	(1.6)		(4.4)	(20.7)	(5.9)		(10.1)	(25.1)
	20-40%	24.2	29.2	25.2	33.5	8.2	15.4	15.7	28.9	25.4	9.6	9.2	25.6	N	N	13.0	14.7	5.6	40.4	19.1	29.1	5.4	18.8	46.7
		(2.0)	(5.6)	(6.7)	(7.8)	(2.7)	(3.4)	(3.4)	(3.2)	(3.2)	(21.0)	(3.5)	(8.3)			(5.4)	(2.8)	(0.1)	(4.6)	(7.5)	(4.5)	(3.7)	(8.8)	(3.9)
	40-60%	27.6	28.8	21.8	30.3	16.6	24.6	15.1	31.7	24.2	34.4	22.5	24.1	10.4	4.6	18.4	15.2	20.6	44.3	10.0	28.9	14.8	23.8	36.4
		(1.5)	(4.8)	(4.9)	(4.3)	(3.4)	(3.6)	(5.8)	(3.8)	(2.8)	(18.9)	(5.6)	(5.8)	(7.3)	(5.2)	(3.6)	(2.3)	(0.1)	(3.2)	(3.4)	(3.8)	(3.5)	(4.6)	(2.5)
	60-80%	24.2	27.9	17.8	19.4	15.9	31.1	9.8	23.3	27.0	12.8	19.4	19.1	24.7	4.2	21.0	11.8	19.5	45.2	17.0	28.5	15.1	21.5	37.0
		(1.4)	(3.2)	(3.2)	(3.7)	(3.2)	(2.5)	(3.3)	(2.5)	(2.1)	(4.8)	(2.8)	(4.3)	(7.2)	(5.8)	(2.3)	(1.4)	(0.1)	(2.7)	(4.0)	(3.0)	(2.2)	(4.0)	(1.5)
	80-90%	22.1	15.6	17.5	21.7	24.1	25.1	10.0	22.4	18.7	N	13.8	17.4	12.0	10.1	19.1	9.6	15.0	43.2	13.1	26.0	14.3	15.9	34.3
		(1.7)	(2.2)	(2.7)	(4.6)	(4.4)	(1.8)	(6.3)	(3.2)	(1.7)		(3.9)	(6.1)	(4.7)	(8.4)	(5.3)	(1.7)	(0.4)	(3.4)	(1.9)	(4.9)	(2.8)	(4.6)	(1.7)
	90-100%	17.4	10.5	13.8	14.1	20.5	23.0	6.4	16.8	17.9	13.4	12.5	15.8	10.0	14.3	14.7	5.5	5.0	37.3	7.3	15.4	11.3	17.4	26.5
		(0.9)	(2.4)	(4.6)	(3.0)	(3.8)	(3.7)	(1.5)	(1.9)	(1.2)	(8.2)	(2.2)	(3.4)	(2.8)	(8.3)	(2.8)	(0.7)	(0.2)	(3.6)	(2.6)	(1.3)	(4.0)	(5.8)	(1.4)
Net wealth	Bottom 20%	96.2	79.3	135.8	112.3	77.6	108.1	93.4	104.1	59.1	176.0	78.2	106.3	N	44.2	89.3	45.8	N	168.3	101.5	86.9	86.9	46.5	220.0
		(4.1)	(16.5)	(26.1)	(16.2)	(11.0)	(7.4)	(5.3)	(5.5)	(6.2)	(590.4)	(7.2)	(36.9)		(25.6)	(17.1)	(8.5)		(20.7)	(13.6)	(10.5)	(18.3)	(8.7)	(20.1)
	20-40%	33.5	50.3	25.8	22.9	27.5	42.9	27.2	40.2	37.4	19.3	29.5	42.8	20.5	6.4	40.8	15.5	31.9	62.2	9.5	52.0	20.6	29.7	55.2
		(2.6)	(2.7)	(3.4)	(5.9)	(6.1)	(4.7)	(9.2)	(3.5)	(5.8)	(7.3)	(7.2)	(5.6)	(5.5)	(6.0)	(5.9)	(2.3)	(0.1)	(8.8)	(1.9)	(3.0)	(4.4)	(5.4)	(2.9)
	40-60%	30.0	19.4	17.9	18.1	15.8	29.3	24.8	24.1	36.2	4.6	18.7	20.2	8.7	2.8	18.8	9.8	15.0	57.0	18.8	28.3	11.8	17.1	36.4
		(1.2)	(3.6)	(3.3)	(4.4)	(3.5)	(2.4)	(7.0)	(2.7)	(1.9)	(3.0)	(6.0)	(4.4)	(6.8)	(2.3)	(2.9)	(1.3)	(0.4)	(1.1)	(2.3)	(2.7)	(2.4)	(3.5)	(1.9)
	60-80%	14.8	11.6	8.7	12.8	10.2	11.1	6.8	12.5	13.3	2.4	7.0	16.5	4.4	2.5	7.1	6.9	9.8	33.9	11.3	17.8	6.1	10.1	19.7
		(1.0)	(1.9)	(2.2)	(3.2)	(1.6)	(2.4)	(3.3)	(1.0)	(1.3)	(1.9)	(1.8)	(2.6)	(2.9)	(2.9)	(3.1)	(1.1)	(0.2)	(1.9)	(1.9)	(2.1)	(1.7)	(3.3)	(1.3)
	80-90%	9.9	6.7	7.1	10.6	11.6	3.9	6.0	10.1	8.0	N	7.8	11.6	9.6	N	9.8	4.3	3.9	22.4	5.4	11.8	7.6	10.6	14.2
		(0.7)	(2.6)	(2.0)	(1.6)	(2.5)	(1.3)	(4.5)	(1.6)	(0.7)		(2.9)	(4.2)	(2.0)		(2.9)	(0.8)	(0.2)	(2.2)	(2.3)	(1.2)	(1.7)	(4.5)	(1.1)
	90-100%	6.4	3.3	7.9	5.6	5.4	4.0	4.6	4.2	8.3	N	5.9	5.7	5.3	3.3	8.0	3.3	1.9	13.9	4.2	7.1	1.7	4.5	8.6
		(0.4)	(1.3)	(1.8)	(1.3)	(1.7)	(0.6)	(1.9)	(1.1)	(0.7)		(1.7)	(1.3)	(2.3)	(4.2)	(1.9)	(0.6)	(0.4)	(1.3)	(1.0)	(0.7)	(0.6)	(3.0)	(0.6)
Household size	1	26.9	19.2	24.7	31.7	22.6	14.2	20.6	22.8	20.2	10.5	19.9	23.7	28.9	4.4	20.5	9.1	9.1	49.3	26.0	29.0	15.4	20.3	44.8
		(1.8)	(5.1)	(7.2)	(5.9)	(4.7)	(3.7)	(10.6)	(3.1)	(2.3)	(17.6)	(5.4)	(7.1)	(42.4)	(3.1)	(3.8)	(1.2)	(0.2)	(2.3)	(4.9)	(3.8)	(4.0)	(7.4)	(2.2)
	2	15.5	18.4	16.6	12.9	11.6	14.9	8.8	17.2	11.8	5.1	11.9	21.8	15.3	3.4	16.1	10.7	19.5	37.9	10.6	19.9	6.5	16.2	27.9
		(0.8)	(4.0)	(2.9)	(2.0)	(1.7)	(2.1)	(2.2)	(1.8)	(1.0)	(5.6)	(3.5)	(4.3)	(6.4)	(2.3)	(2.2)	(1.6)	(0.4)	(2.7)	(2.1)	(2.6)	(1.7)	(4.2)	(1.4)
	3	22.6	21.1	21.8	21.5	13.1	26.2	10.8	24.7	28.7	7.1	13.1	30.1	12.0	13.6	21.7	11.7	14.4	37.5	11.5	28.0	11.3	26.0	38.1
		(1.6)	(5.1)	(4.0)	(4.7)	(3.1)	(4.3)	(3.4)	(2.6)	(2.2)	(3.6)	(2.1)	(4.5)	(4.0)	(5.7)	(3.1)	(1.3)	(0.2)	(4.3)	(4.0)	(2.1)	(2.1)	(4.5)	(1.9)
	4	28.0	21.5	24.0	30.4	22.8	34.3	14.6	31.4	29.0	23.9	19.8	13.8	23.6	8.3	19.1	7.6	7.9	46.9	11.5	27.1	19.2	18.7	39.7
		(1.3)	(2.1)	(3.1)	(7.0)	(3.3)	(2.8)	(5.2)	(3.1)	(1.6)	(6.1)	(2.3)	(3.6)	(7.4)	(8.2)	(3.1)	(1.3)	(0.2)	(3.0)	(1.7)	(3.0)	(2.6)	(3.9)	(1.5)
	5+	28.7	29.2	11.6	32.0	12.2	30.3	15.5	33.6	30.9	15.9	14.3	16.5	5.7	N	21.5	14.4	N	46.1	14.9	19.7	15.9	20.9	46.7
		(1.9)	(3.1)	(3.5)	(9.0)	(2.7)	(2.7)	(4.5)	(5.6)	(3.4)	(9.0)	(4.4)	(2.9)	(2.8)		(4.7)	(2.9)		(5.5)	(1.6)	(4.3)	(4.5)	(4.9)	(2.5)
Housing status	Owners - outright	3.3	2.2	4.7	2.5	2.5	1.2	3.0	4.1	3.7	3.0	3.1	4.1	4.1	1.7	2.3	3.4	2.3	N	1.9	4.1	4.1	4.5	5.3
		(0.2)	(0.5)	(0.8)	(0.8)	(0.5)	(0.1)	(1.0)	(0.4)	(0.3)	(0.7)	(0.6)	(1.2)	(1.2)	(0.3)	(0.3)	(0.3)	(0.1)		(0.6)	(0.7)	(0.7)	(1.1)	(0.4)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	31.4	29.0	23.5	21.4	31.6	36.0	32.7	35.8	35.6	29.9	30.6	26.6	29.6	33.1	27.2	15.9	22.8	40.3	15.3	30.8	23.2	28.4	38.8
		(0.6)	(1.9)	(2.1)	(1.7)	(1.5)	(1.2)	(3.9)	(1.5)	(1.0)	(8.1)	(1.8)	(1.9)	(5.1)	(5.1)	(1.6)	(1.2)	(0.3)	(1.3)	(1.4)	(1.2)	(2.6)	(2.3)	(0.9)
	Renters / other	39.2	35.2	124.7	41.4	49.5	55.9	15.3	48.1	27.0	166.0	31.4	47.0	60.8	N	25.3	32.1	N	105.8	31.6	46.2	57.4	29.5	109.5
		(2.8)	(8.5)	(36.0)	(5.2)	(11.6)	(9.0)	(3.4)	(8.3)	(2.0)	(645.1)	(7.5)	(12.2)	(247.0)		(6.4)	(9.6)		(17.6)	(7.0)	(10.4)	(19.3)	(18.0)	(7.7)
Age of RP	**16-34**	49.7	49.7	42.2	50.5	44.6	44.7	11.5	39.0	47.2	N	39.2	16.7	27.1	24.2	41.3	22.8	17.7	63.2	33.4	43.9	37.0	33.6	78.6
		(1.6)	(5.0)	(4.9)	(3.9)	(3.9)	(5.2)	(5.3)	(3.7)	(2.2)		(9.7)	(9.9)	(9.2)	(8.3)	(6.2)	(3.1)	(0.2)	(5.1)	(9.9)	(5.9)	(5.9)	(5.2)	(2.3)
	35-44	36.8	37.3	24.9	28.7	28.6	45.4	13.1	43.5	39.6	34.0	34.9	22.7	15.8	9.2	28.5	13.1	21.5	54.9	17.8	37.9	22.9	25.6	49.1
		(1.4)	(3.2)	(2.0)	(3.6)	(3.0)	(2.6)	(4.7)	(2.3)	(1.5)	(10.9)	(3.5)	(3.5)	(5.7)	(4.4)	(3.4)	(1.4)	(0.6)	(1.9)	(3.0)	(2.4)	(2.1)	(2.8)	(1.3)
	45-54	21.2	19.3	12.8	18.3	10.2	26.3	20.5	26.9	20.7	16.6	15.8	21.4	11.5	4.2	18.7	8.2	8.4	45.2	13.5	25.8	11.5	14.6	25.9
		(0.9)	(2.9)	(2.2)	(3.0)	(0.9)	(2.0)	(4.6)	(2.1)	(1.1)	(4.6)	(2.4)	(4.1)	(2.3)	(2.9)	(2.1)	(1.1)	(0.1)	(2.4)	(1.8)	(1.5)	(2.6)	(2.6)	(1.1)
	55-64	11.9	5.9	12.1	12.5	5.1	5.7	9.7	13.3	10.5	2.8	7.2	19.4	11.8	2.0	7.9	7.2	2.5	33.1	11.1	9.5	6.3	4.5	18.7
		(0.7)	(1.1)	(3.3)	(1.6)	(1.4)	(0.7)	(2.0)	(1.4)	(0.9)	(1.9)	(2.0)	(2.8)	(7.9)	(1.1)	(1.6)	(1.3)	(0.1)	(1.8)	(2.9)	(1.4)	(1.6)	(1.2)	(1.5)
	65-74	7.2	4.1	8.0	8.0	3.1	2.0	13.5	5.4	4.7	3.6	6.8	17.4	N	0.7	6.1	3.8	4.5	26.9	5.5	7.6	1.9	3.0	9.4
		(0.6)	(2.4)	(4.1)	(2.8)	(1.5)	(0.6)	(4.1)	(1.4)	(0.5)	(1.5)	(2.2)	(8.2)		(0.3)	(2.8)	(0.7)	(0.5)	(1.9)	(2.6)	(1.0)	(0.6)	(1.0)	(1.1)
	75+	4.8	N	N	6.5	N	1.0	8.9	2.3	2.6	N	2.4	N	N	N	N	3.2	N	24.6	N	4.5	N	N	5.4
		(1.1)			(3.7)		(0.3)	(5.5)	(1.9)	(0.8)		(1.9)					(1.9)		(2.6)		(1.8)			(0.8)

Source: Household Finance and Consumption Survey - wave 2021.
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, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV2, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	129.3	191.7	95.0	133.5	62.0	173.8	67.3	106.8	122.7	78.4	153.3	162.8	32.4	67.7	539.8	55.1	255.3	128.7	165.2	84.6	114.9	83.9	94.7
	(1.4)	(4.9)	(2.6)	(4.0)	(1.9)	(3.6)	(2.4)	(2.3)	(2.6)	(4.3)	(3.2)	(6.6)	(3.2)	(6.9)	(18.7)	(0.9)	(0.4)	(4.4)	(5.1)	(1.5)	(3.4)	(2.7)	(1.2)
p10	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(1.5)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(2.0)	(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	0.0	17.5	0.0	8.7	0.0	0.0	0.0	0.0	0.0	27.6	0.0
	(0.1)	(0.1)	(0.1)	(0.1)	(0.7)	(0.1)	(0.1)	(0.1)	(0.1)	(3.6)	(0.3)	(0.1)	(0.4)	(3.5)	(0.1)	(0.5)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(2.5)	(0.1)
p30	0.0	45.4	31.2	0.0	12.3	0.0	14.7	7.0	0.0	25.0	50.0	0.0	5.5	25.0	0.0	17.4	120.0	0.0	0.0	0.0	43.9	45.4	0.0
	(0.1)	(15.7)	(1.9)	(0.1)	(1.5)	(0.1)	(2.5)	(4.5)	(0.1)	(3.2)	(3.4)	(15.8)	(1.7)	(2.2)	(2.3)	(0.9)	(1.0)	(0.1)	(0.1)	(0.1)	(4.2)	(2.8)	(0.1)
p40	8.0	105.6	54.2	0.0	23.2	83.0	41.1	45.0	0.0	40.0	80.0	86.2	11.8	34.8	169.4	29.1	175.0	0.0	0.0	40.2	70.0	60.0	19.3
	(3.1)	(8.8)	(2.7)	(0.1)	(1.9)	(3.2)	(1.9)	(2.5)	(0.1)	(2.0)	(1.9)	(11.8)	(1.5)	(3.9)	(50.3)	(0.4)	(0.1)	(0.1)	(0.1)	(1.6)	(2.4)	(1.6)	(2.0)
p50	65.8	172.6	72.7	0.0	37.1	134.6	58.8	70.0	57.3	50.9	110.0	131.9	17.8	45.0	448.0	43.6	200.0	44.8	0.0	60.0	90.0	73.1	52.8
	(2.0)	(5.1)	(1.2)	(0.1)	(1.9)	(4.7)	(1.8)	(2.8)	(6.4)	(3.6)	(6.3)	(9.5)	(1.7)	(3.2)	(24.3)	(1.5)	(0.1)	(5.3)	(0.1)	(2.0)	(3.6)	(3.0)	(1.9)
p60	107.0	226.1	96.9	75.0	54.0	180.0	70.0	98.3	112.0	70.0	150.0	176.7	23.7	53.2	596.8	52.3	250.0	107.1	140.0	85.5	111.4	89.9	84.7
	(2.9)	(7.2)	(1.0)	(5.5)	(2.2)	(4.2)	(2.7)	(3.1)	(4.7)	(3.8)	(5.2)	(9.7)	(2.3)	(4.2)	(22.4)	(1.1)	(0.1)	(4.0)	(5.0)	(2.4)	(6.4)	(3.1)	(1.9)
p70	154.8	275.4	117.0	170.0	71.0	236.4	85.6	124.7	162.5	90.0	180.0	213.7	33.4	69.2	789.8	69.4	318.0	172.5	200.0	107.2	150.0	100.0	120.2
	(3.1)	(6.4)	(1.9)	(10.0)	(2.1)	(5.6)	(2.4)	(3.5)	(4.4)	(4.6)	(3.7)	(12.7)	(2.4)	(3.4)	(31.8)	(2.7)	(0.1)	(4.7)	(2.5)	(2.8)	(2.9)	(4.2)	(2.3)
p80	227.8	328.1	150.1	263.0	96.1	300.0	100.4	173.2	225.2	120.0	250.0	287.7	47.1	80.0	982.0	87.2	375.0	239.5	300.0	147.8	180.0	128.6	166.8
	(3.6)	(10.0)	(4.5)	(8.5)	(3.3)	(3.9)	(4.8)	(5.3)	(4.9)	(7.1)	(8.6)	(14.4)	(2.9)	(2.3)	(27.4)	(0.1)	(0.1)	(6.6)	(7.2)	(2.2)	(5.2)	(5.6)	(2.9)
p90	340.0	400.0	195.9	400.0	149.1	400.0	150.0	251.9	320.1	181.0	350.0	358.8	64.7	100.0	1294.0	119.1	500.0	350.6	450.0	200.0	250.0	170.0	250.2
	(6.3)	(7.8)	(8.0)	(12.4)	(5.1)	(10.7)	(5.0)	(6.0)	(6.9)	(16.1)	(12.1)	(14.6)	(4.5)	(6.1)	(53.4)	(5.2)	(0.1)	(10.4)	(26.5)	(4.8)	(5.2)	(7.1)	(3.3)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, FI1, FR1, IT1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DOFOODC Food expenditure at home/outside home, annual	5.4	7.2	2.9	5.4	4.8	7.8	4.8	4.8	5.5	3.5	6.0	6.0	3.6	3.8	11.5	2.4	7.2	5.7	6.0	4.8	4.8	4.8	5.1
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.3)	(0.1)	(0.2)	(0.3)	(0.4)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)
DOFOODCH Food expenditure (at home), annual	4.8	6.0	2.4	4.8	3.6	6.3	3.6	M	4.8	3.2	4.8	4.8	3.0	3.6	8.0	2.1	6.0	4.8	4.8	4.2	3.6	4.2	4.1
	(0.1)	(0.1)	(0.1)	(0.3)	(0.2)	(0.1)	(0.1)		(0.1)	(0.1)	(0.1)	(0.3)	(0.1)	(0.2)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
DOCOUTIL Expenditure on utilities, annual	2.6	3.0	1.0	3.6	1.8	3.3	2.4	2.4	2.5	1.9	2.2	2.4	1.4	1.3	3.7	1.7	1.6	2.7	2.6	1.9	3.0	2.5	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)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, ES1, FI10, IT1, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table G2 Consumption and saving
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DOABLETOSAVE Regular expenses less than income	49.3	59.0	M	66.7	35.5	53.7	20.5	41.1	39.3	21.2	40.5	23.5	31.9	38.6	52.5	32.1	48.3	55.3	61.4	51.0	36.8	40.4	M
	(0.5)	(1.3)		(1.3)	(1.2)	(1.2)	(1.1)	(0.9)	(0.8)	(1.6)	(1.2)	(1.7)	(2.0)	(3.0)	(1.7)	(0.8)	(0.1)	(1.0)	(1.4)	(1.0)	(1.3)	(1.7)	
DOFINASSIST Ability to get financial assistance from friends or relatives	58.8	71.1	M	66.6	50.5	70.9	48.8	M	45.9	42.1	56.2	62.7	26.5	46.0	M	57.0	69.0	70.5	60.7	73.6	55.5	51.1	55.7
	(0.5)	(1.1)		(1.1)	(1.5)	(0.8)	(1.3)		(0.8)	(2.0)	(1.1)	(1.7)	(2.5)	(2.2)		(0.9)	(0.1)	(0.9)	(1.3)	(0.9)	(1.2)	(1.8)	(0.6)

Source: Household Finance and Consumption Survey - wave 2021.
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: CY1, ES2, FI10, IT1, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	49.3	59.0	M	66.7	35.5	53.7	20.5	41.1	39.3	21.2	40.5	23.5	31.9	38.6	52.5	32.1	48.3	55.3	61.4	51.0	36.8	40.4	M
		(0.5)	(1.3)		(1.3)	(1.2)	(1.2)	(1.1)	(0.9)	(0.8)	(1.6)	(1.2)	(1.7)	(2.0)	(3.0)	(1.7)	(0.8)	(0.1)	(1.0)	(1.4)	(1.0)	(1.3)	(1.7)	
Income	Bottom 20%	32.1	47.9	M	48.6	24.6	40.9	6.8	20.4	50.8	11.8	16.1	7.8	11.8	29.7	34.7	18.7	36.6	31.7	40.4	31.2	19.0	19.3	M
		(1.0)	(3.4)		(2.8)	(2.7)	(3.1)	(1.3)	(1.9)	(2.3)	(2.3)	(2.3)	(2.2)	(4.2)	(6.1)	(4.7)	(1.5)	(0.2)	(2.7)	(2.9)	(2.2)	(2.5)	(2.4)	
	20-40%	41.9	51.6	M	62.5	29.0	44.6	11.5	27.6	43.3	14.8	29.1	13.6	25.3	22.5	47.1	26.8	38.8	49.6	56.9	45.4	27.0	31.6	M
		(1.1)	(3.3)		(3.2)	(2.9)	(2.4)	(1.9)	(1.9)	(1.9)	(2.7)	(2.7)	(3.6)	(5.7)	(4.2)	(4.4)	(1.8)	(0.2)	(2.6)	(2.8)	(2.4)	(2.9)	(3.1)	
	40-60%	49.1	53.1	M	67.6	33.4	49.4	16.9	39.4	40.8	21.7	40.4	21.8	32.2	36.5	54.8	28.0	50.4	56.8	67.2	44.0	39.1	43.3	M
		(1.1)	(3.4)		(3.3)	(2.8)	(2.4)	(2.0)	(2.1)	(1.6)	(3.5)	(3.0)	(4.6)	(5.2)	(5.2)	(4.5)	(1.8)	(0.3)	(2.6)	(2.7)	(2.7)	(2.9)	(3.8)	
	60-80%	56.4	66.8	M	75.4	38.8	63.9	21.5	53.3	35.4	23.8	50.1	32.3	38.1	48.2	62.3	35.3	52.7	65.0	66.5	64.4	39.2	52.5	M
		(1.0)	(3.0)		(2.8)	(2.7)	(2.3)	(2.1)	(2.2)	(1.6)	(3.6)	(3.2)	(5.3)	(4.7)	(5.3)	(3.8)	(2.1)	(0.2)	(2.8)	(3.1)	(2.4)	(3.2)	(4.4)	
	80-90%	65.1	71.8	M	80.1	47.4	65.9	34.4	62.4	29.9	30.5	60.6	31.8	52.1	49.5	62.8	42.9	57.4	70.7	78.3	66.4	54.1	48.0	M
		(1.5)	(3.9)		(3.8)	(3.7)	(3.3)	(4.1)	(3.0)	(1.9)	(6.7)	(4.0)	(5.8)	(5.4)	(6.4)	(4.8)	(3.0)	(0.3)	(3.8)	(4.1)	(3.5)	(4.3)	(5.8)	
	90-100%	69.5	78.5	M	78.7	56.3	72.7	57.3	67.6	22.6	38.0	73.0	53.4	51.0	58.6	65.0	59.9	68.2	72.9	73.3	73.4	65.3	62.4	M
		(1.3)	(3.6)		(3.0)	(3.3)	(2.8)	(4.4)	(2.7)	(1.4)	(6.8)	(3.2)	(6.0)	(4.6)	(6.0)	(4.7)	(2.6)	(0.2)	(3.6)	(4.1)	(2.5)	(3.9)	(5.9)	
Net wealth	Bottom 20%	35.3	40.6	M	41.3	27.9	31.1	7.6	19.7	51.0	14.5	19.4	14.4	14.3	33.8	33.1	18.7	34.4	28.0	37.0	31.2	24.6	19.6	M
		(1.2)	(3.3)		(3.3)	(2.9)	(2.9)	(1.0)	(2.1)	(2.1)	(2.9)	(2.5)	(3.3)	(4.6)	(7.4)	(3.8)	(1.5)	(0.2)	(2.3)	(2.6)	(3.1)	(2.8)	(3.0)	
	20-40%	48.4	60.7	M	61.7	33.5	56.3	16.9	34.3	43.9	19.3	30.4	24.2	27.1	33.0	47.1	23.7	47.0	50.0	69.1	46.9	25.8	36.4	M
		(1.2)	(3.2)		(3.1)	(3.0)	(2.4)	(1.9)	(2.1)	(1.9)	(3.5)	(3.4)	(4.9)	(5.3)	(6.1)	(3.8)	(2.1)	(0.3)	(2.6)	(2.9)	(2.5)	(2.6)	(3.9)	
	40-60%	46.9	56.2	M	75.0	32.4	54.2	20.3	42.9	41.2	20.8	37.9	22.4	31.0	32.9	51.7	25.5	45.7	59.8	63.7	53.6	35.5	45.4	M
		(1.0)	(3.4)		(2.7)	(2.6)	(1.9)	(2.3)	(2.2)	(1.7)	(3.1)	(3.0)	(5.2)	(5.9)	(4.7)	(3.9)	(1.9)	(0.3)	(2.5)	(3.1)	(2.4)	(2.5)	(3.8)	
	60-80%	55.1	64.7	M	75.4	37.0	60.0	22.1	50.9	33.5	21.8	52.0	23.4	38.9	40.2	57.6	38.5	54.8	66.8	66.6	57.3	43.9	44.5	M
		(0.9)	(3.1)		(2.4)	(2.8)	(2.3)	(2.5)	(2.1)	(1.5)	(4.1)	(2.9)	(4.8)	(5.0)	(4.9)	(4.5)	(2.0)	(0.2)	(2.3)	(3.3)	(2.3)	(2.9)	(3.9)	
	80-90%	58.4	73.3	M	79.6	45.0	65.3	30.9	56.0	29.9	22.6	56.2	29.6	48.0	42.4	71.1	49.3	54.6	69.5	70.1	61.9	51.0	51.0	M
		(1.3)	(4.2)		(3.1)	(4.1)	(3.8)	(4.5)	(2.9)	(2.0)	(5.1)	(4.1)	(6.3)	(6.6)	(6.3)	(4.8)	(2.8)	(0.5)	(2.9)	(3.5)	(3.1)	(3.9)	(6.1)	
	90-100%	62.9	71.4	M	80.4	48.7	67.5	40.1	59.7	24.4	36.9	69.5	37.1	48.1	61.7	75.1	59.2	64.7	72.4	70.9	69.8	57.0	60.1	M
		(1.2)	(3.7)		(2.5)	(3.7)	(2.4)	(4.5)	(2.7)	(1.7)	(6.4)	(3.1)	(5.4)	(5.3)	(7.0)	(4.6)	(2.8)	(0.4)	(3.4)	(4.0)	(2.8)	(4.4)	(5.0)	
Household size	1	49.6	57.0	M	65.4	33.2	54.1	16.0	40.4	41.0	15.7	38.7	22.2	29.1	35.3	53.1	30.8	51.2	52.7	51.5	48.9	25.9	33.8	M
		(0.8)	(2.4)		(1.8)	(2.1)	(2.1)	(1.6)	(2.0)	(1.4)	(2.3)	(2.3)	(3.5)	(3.9)	(3.8)	(3.0)	(1.3)	(0.1)	(1.6)	(2.0)	(2.0)	(2.2)	(3.0)	
	2	52.4	63.0	M	70.8	42.2	55.7	22.6	44.4	37.3	22.9	44.7	27.5	37.4	40.9	58.2	34.1	47.4	61.4	64.1	50.3	46.2	40.7	M
		(0.7)	(2.3)		(1.7)	(2.0)	(1.8)	(1.7)	(1.6)	(1.2)	(2.8)	(2.3)	(3.2)	(4.1)	(4.0)	(2.7)	(1.4)	(0.1)	(1.7)	(2.2)	(1.7)	(2.0)	(2.7)	
	3	47.4	52.7	M	65.1	26.4	49.3	24.1	40.8	41.1	23.6	40.6	22.8	30.0	43.3	54.4	35.1	50.2	52.6	69.4	54.0	36.0	45.7	M
		(1.1)	(3.6)		(4.0)	(2.8)	(2.3)	(2.3)	(1.9)	(1.9)	(4.0)	(2.5)	(4.6)	(5.1)	(7.4)	(4.2)	(2.3)	(0.1)	(3.7)	(3.1)	(2.0)	(2.3)	(4.0)	
	4	47.1	61.8	M	67.0	40.0	54.8	21.9	42.5	36.2	19.6	40.2	22.0	35.8	36.7	46.0	32.5	52.3	52.7	73.4	52.5	41.0	43.2	M
		(1.3)	(3.4)		(4.5)	(3.4)	(2.3)	(2.4)	(2.4)	(1.8)	(3.6)	(2.9)	(3.7)	(6.1)	(6.6)	(4.3)	(2.3)	(0.2)	(3.4)	(3.6)	(2.7)	(2.9)	(3.8)	
	5+	39.5	57.2	M	45.3	35.7	52.2	7.5	25.5	43.4	29.5	29.4	19.2	25.1	34.7	39.4	21.4	27.1	51.1	75.1	48.9	43.7	35.5	M
		(1.7)	(5.0)		(7.1)	(4.2)	(2.6)	(2.6)	(3.1)	(2.6)	(5.1)	(4.6)	(3.9)	(7.5)	(8.9)	(6.1)	(2.8)	(0.2)	(4.9)	(6.8)	(3.9)	(3.4)	(4.9)	
Housing status	Owners - outright	49.7	63.4	M	77.4	33.8	55.9	23.2	43.3	34.3	22.9	45.6	26.5	33.9	37.1	57.5	32.8	50.1	62.4	66.7	56.0	38.9	40.8	M
		(0.7)	(2.1)		(1.8)	(1.6)	(1.7)	(1.5)	(1.3)	(1.2)	(1.9)	(1.6)	(2.5)	(2.4)	(3.1)	(2.6)	(1.0)	(0.1)	(2.7)	(2.2)	(1.2)	(1.5)	(2.0)	

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
	Owners - with mortgage	52.7	63.5	M	71.6	40.9	59.5	20.5	46.1	36.5	13.7	45.3	19.9	40.0	51.2	53.6	29.4	58.1	64.6	62.7	52.0	37.3	46.2	M
		(0.8)	(2.3)		(2.8)	(2.4)	(1.7)	(4.1)	(1.8)	(1.3)	(4.4)	(3.2)	(3.1)	(5.5)	(7.8)	(3.0)	(2.0)	(0.2)	(1.4)	(4.1)	(1.7)	(3.4)	(3.4)	
	Renters / other	47.1	47.1	M	59.7	34.2	44.9	14.2	32.0	45.0	17.6	23.2	22.6	22.1	40.0	46.0	30.8	34.6	43.2	57.5	43.3	30.1	23.6	M
		(0.8)	(2.5)		(1.8)	(2.8)	(2.2)	(1.2)	(2.0)	(1.3)	(3.1)	(2.5)	(3.5)	(4.5)	(6.1)	(3.0)	(2.1)	(0.1)	(1.7)	(1.6)	(2.1)	(2.6)	(4.0)	
Age of RP	**16-34**	50.6	54.4	M	62.8	40.4	58.4	18.5	46.6	41.2	10.7	35.9	25.0	43.8	40.7	41.8	33.1	44.6	55.3	44.9	54.7	32.1	33.0	M
		(1.6)	(4.1)		(3.5)	(2.9)	(3.6)	(2.3)	(4.1)	(2.2)	(3.6)	(5.5)	(6.4)	(5.8)	(6.5)	(4.0)	(2.3)	(0.2)	(2.7)	(3.9)	(5.6)	(3.9)	(4.8)	
	35-44	49.7	58.8	M	67.0	40.6	54.2	20.4	47.4	37.4	21.6	40.7	22.6	27.7	45.7	46.6	33.8	58.3	48.8	60.8	55.8	41.4	47.1	M
		(1.1)	(3.2)		(2.9)	(3.1)	(2.2)	(2.3)	(2.3)	(1.7)	(4.3)	(3.5)	(4.1)	(4.6)	(4.6)	(3.5)	(1.8)	(0.1)	(2.9)	(3.3)	(2.8)	(3.2)	(3.5)	
	45-54	48.2	54.2	M	65.5	31.7	55.1	19.5	38.5	39.2	21.2	40.0	22.7	30.9	45.7	52.5	34.5	48.7	55.6	65.6	56.5	39.5	39.1	M
		(1.0)	(3.1)		(2.8)	(2.5)	(2.0)	(2.4)	(1.9)	(1.7)	(3.9)	(2.9)	(3.5)	(4.3)	(4.3)	(4.0)	(2.1)	(0.2)	(2.7)	(2.9)	(2.1)	(2.6)	(3.5)	
	55-64	48.6	60.8	M	65.7	32.0	53.0	21.8	39.1	39.7	26.0	40.4	30.8	30.3	38.9	54.9	31.1	44.7	57.3	56.8	49.2	35.4	41.3	M
		(1.0)	(2.7)		(2.8)	(2.8)	(2.1)	(1.9)	(1.7)	(1.7)	(3.5)	(2.8)	(3.5)	(4.1)	(5.0)	(3.5)	(1.9)	(0.2)	(2.4)	(3.0)	(2.2)	(2.4)	(3.7)	
	65-74	48.5	58.2	M	68.8	33.6	49.5	21.7	41.7	39.1	17.9	39.8	16.7	27.3	31.3	59.3	28.3	47.2	55.5	69.4	47.8	38.6	38.0	M
		(1.0)	(3.1)		(2.8)	(3.0)	(2.0)	(2.5)	(2.3)	(1.7)	(3.1)	(2.6)	(3.0)	(4.9)	(4.7)	(4.7)	(1.7)	(0.1)	(2.1)	(2.4)	(2.0)	(2.8)	(3.3)	
	75+	51.0	68.3	M	71.3	34.3	51.3	20.0	36.8	39.4	25.4	43.0	21.9	32.6	26.7	78.3	30.5	40.4	60.1	63.7	43.4	30.0	35.7	M
		(1.2)	(3.5)		(2.5)	(3.4)	(2.6)	(2.8)	(2.5)	(2.1)	(3.6)	(3.1)	(3.9)	(7.0)	(6.2)	(5.4)	(2.1)	(0.2)	(2.6)	(2.9)	(2.2)	(2.9)	(4.0)	

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, DE1, EE5, FI10, FR2, FR4, FR5, GR1, HR1, HU1, IT1, IT2, IT4, IT5, LT2, LV1, NL1, PT1 for information on country-specific issues that may affect the comparability of the figures.

H. Credit constraints
Table H1 Credit constraints
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DOCREDITAPPL Applied for credit within last 3 years	21.9	22.8	1.6	20.1	28.0	44.5	2.8	34.4	30.3	13.8	10.6	8.6	21.1	15.0	35.2	100.0	11.1	17.4	6.0	23.7	12.3	15.7	29.1
	(0.3)	(1.1)	(0.2)	(0.9)	(1.0)	(0.9)	(0.4)	(0.9)	(0.7)	(1.4)	(0.8)	(1.1)	(1.9)	(1.7)	(1.5)	(0.1)	(0.1)	(0.8)	(0.6)	(0.8)	(0.8)	(1.2)	(0.6)
DOCREDITREFUSED Refused or only reduced credit (among those applying in last 3 years)	10.5	7.2	M	10.0	11.2	5.9	70.2	15.0	8.1	15.6	12.3	7.9	18.5	38.8	11.9	M	17.8	4.9	14.5	6.0	18.0	9.7	6.3
	(0.6)	(1.5)		(1.7)	(1.6)	(0.7)	(6.1)	(1.1)	(0.8)	(4.1)	(2.5)	(3.4)	(3.5)	(3.9)	(2.0)		(0.2)	(1.2)	(4.1)	(1.0)	(2.4)	(2.7)	(0.7)
DOCREDITNOTAPPL Not applying for credit due to perceived credit constraint	M	3.5	M	4.6	5.1	4.6	4.0	8.7	7.3	7.5	M	5.1	8.7	7.6	12.6	3.0	2.7	2.1	2.5	6.4	3.5	3.9	5.4
		(0.5)		(0.6)	(0.5)	(0.5)	(0.4)	(0.6)	(0.5)	(1.1)		(1.0)	(1.5)	(1.1)	(1.1)	(0.3)	(0.1)	(0.3)	(0.4)	(0.5)	(0.6)	(0.7)	(0.3)
DOCREDITC Credit constrained household	M	4.9	M	6.1	7.2	6.4	5.4	11.5	8.7	8.9	M	5.7	10.7	11.8	14.2	3.0	4.7	2.7	3.3	7.1	5.3	4.7	6.4
		(0.6)		(0.7)	(0.7)	(0.5)	(0.5)	(0.6)	(0.5)	(1.1)		(1.0)	(1.6)	(1.4)	(1.2)	(0.3)	(0.1)	(0.4)	(0.4)	(0.5)	(0.6)	(0.7)	(0.3)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The first row shows the percentage of households who applied for credit in the last three years. The second row shows those who were denied credit or were offered a smaller amount than they applied for among those applying in the last three years. The third row shows those not applying for credit due to a perceived credit constraint. The last row shows the percentage of credit-constrained households. A credit-constrained household is defined as a household to which one or more of the following situations apply: (i) applied for credit within the last 3 years and was turned down, and did not report successful later reapplication, (ii) applied for credit but were not given as much as they applied for, or (iii) did not apply for credit due to a perceived credit constraint. Households with missing information on applying for credit or on not applying for credit due to a perceived credit constraint are excluded from the calculation of the percentages.
Note: The information on credit constraints is not necessarily fully imputed for all countries, remaining missing values may cause slight numerical inconsistencies between the individual components and the composite credit constrained household indicator.
See country notes: CY1, ES3, HU2, IT1, NL1 for information on country-specific issues that may affect the comparability of the figures.

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

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	34.0	47.1	19.3	44.8	21.7	52.7	19.3	28.0	31.3	15.7	27.2	28.0	13.7	14.6	89.6	13.0	29.7	44.8	43.0	21.0	25.0	21.0	41.1
		(0.3)	(1.1)	(0.2)	(1.1)	(0.6)	(0.9)	(0.4)	(0.4)	(0.5)	(0.8)	(0.4)	(0.9)	(0.8)	(0.7)	(2.6)	(0.2)	(0.1)	(1.0)	(0.8)	(0.3)	(0.5)	(0.6)	(0.3)
Income	Bottom 20%	10.8	18.9	7.5	15.0	6.0	15.2	6.0	9.3	12.9	3.4	9.2	9.1	3.7	3.6	29.3	3.2	9.5	8.0	17.1	6.6	6.8	6.8	15.5
		(0.2)	(0.7)	(0.1)	(0.6)	(0.1)	(0.4)	(0.4)	(0.2)	(0.3)	(0.2)	(0.5)	(0.4)	(0.2)	(0.2)	(2.3)	(0.1)	(0.1)	(1.0)	(0.5)	(0.3)	(0.3)	(0.3)	(0.2)
	20-40%	21.9	30.4	13.3	30.6	12.3	33.9	13.6	18.1	21.6	8.8	18.3	17.9	6.9	7.8	60.0	7.2	17.6	28.3	29.7	12.9	15.0	13.8	26.1
		(0.2)	(0.7)	(0.1)	(0.9)	(0.3)	(0.8)	(0.4)	(0.3)	(0.4)	(0.5)	(0.5)	(1.1)	(0.6)	(0.7)	(1.8)	(0.2)	(0.1)	(0.7)	(0.7)	(0.3)	(0.4)	(0.5)	(0.3)
	40-60%	34.0	47.2	19.3	44.9	21.7	52.8	19.4	28.0	31.3	15.8	27.2	28.0	13.8	14.6	90.0	13.0	29.7	44.8	43.0	21.0	25.0	21.0	41.1
		(0.3)	(1.1)	(0.2)	(1.1)	(0.6)	(0.9)	(0.4)	(0.4)	(0.5)	(0.8)	(0.4)	(1.0)	(0.8)	(0.7)	(2.6)	(0.2)	(0.1)	(1.0)	(0.8)	(0.3)	(0.5)	(0.6)	(0.3)
	60-80%	51.3	70.5	27.8	67.3	35.2	81.2	27.1	40.2	45.3	25.4	44.5	39.4	22.6	24.5	132.5	21.2	44.0	68.7	61.1	31.2	38.7	29.1	63.1
		(0.4)	(1.2)	(0.3)	(1.6)	(1.0)	(1.3)	(0.6)	(0.5)	(0.5)	(1.0)	(0.9)	(1.3)	(1.0)	(1.0)	(3.4)	(0.4)	(0.1)	(1.6)	(1.3)	(0.5)	(0.8)	(0.8)	(0.5)
	80-90%	77.4	97.9	37.9	96.9	52.3	116.1	37.3	57.8	62.9	36.2	68.4	56.9	32.8	35.7	192.9	30.7	62.2	98.0	81.7	45.7	54.1	38.3	88.5
		(0.7)	(2.8)	(0.7)	(2.3)	(1.5)	(2.2)	(0.7)	(1.2)	(0.7)	(1.7)	(2.2)	(1.8)	(1.3)	(1.3)	(6.8)	(0.6)	(0.1)	(2.8)	(1.2)	(1.0)	(1.3)	(1.3)	(0.6)
	90-100%	126.1	145.2	52.3	156.1	80.9	173.9	53.9	86.7	97.3	52.8	133.7	89.2	57.7	52.0	291.0	43.8	89.9	151.9	110.4	76.0	76.8	52.0	128.1
		(2.0)	(4.9)	(1.3)	(5.5)	(1.4)	(4.5)	(2.1)	(2.8)	(1.7)	(1.8)	(5.2)	(4.5)	(2.9)	(2.7)	(12.2)	(1.1)	(0.1)	(6.8)	(3.9)	(2.2)	(3.1)	(2.0)	(1.1)
Net wealth	Bottom 20%	19.8	25.5	12.7	26.2	12.0	34.9	13.7	16.1	17.8	13.4	17.0	14.5	6.8	10.2	48.1	8.1	14.9	23.5	24.0	12.4	16.8	15.1	23.3
		(0.4)	(0.9)	(0.4)	(1.6)	(1.1)	(1.9)	(0.6)	(0.9)	(0.5)	(1.5)	(0.9)	(1.3)	(2.3)	(2.2)	(4.4)	(0.5)	(0.1)	(2.0)	(1.0)	(0.8)	(1.3)	(0.7)	(0.7)
	20-40%	27.8	48.8	16.6	37.1	18.0	53.1	16.9	23.2	25.5	11.4	19.7	22.7	7.6	9.3	73.6	9.9	28.7	36.7	37.8	18.5	18.5	16.7	33.3
		(0.5)	(2.7)	(0.7)	(1.5)	(1.6)	(2.3)	(0.6)	(0.7)	(0.8)	(1.5)	(1.1)	(3.1)	(1.3)	(1.6)	(5.0)	(0.8)	(0.1)	(1.9)	(1.6)	(0.9)	(1.6)	(1.3)	(0.7)
	40-60%	31.2	48.3	19.5	47.4	22.2	53.3	19.2	26.7	31.7	13.0	26.5	27.8	13.0	13.3	90.0	11.8	30.2	50.1	52.3	20.3	26.7	21.1	41.0
		(0.6)	(3.5)	(0.7)	(1.9)	(1.5)	(2.5)	(1.0)	(1.3)	(1.1)	(1.8)	(1.0)	(1.6)	(1.4)	(1.7)	(4.3)	(0.5)	(0.1)	(3.0)	(3.5)	(1.2)	(1.7)	(1.6)	(1.2)
	60-80%	41.1	56.5	22.4	58.7	26.8	64.1	22.0	34.6	38.8	20.4	37.2	34.4	17.3	17.3	102.1	16.8	32.1	57.3	52.2	24.1	29.9	25.9	49.4
		(0.6)	(3.2)	(0.8)	(2.9)	(1.6)	(3.5)	(1.1)	(1.4)	(0.8)	(2.3)	(1.8)	(2.0)	(1.9)	(1.3)	(6.8)	(0.7)	(0.2)	(2.8)	(2.3)	(0.8)	(1.7)	(1.4)	(1.0)
	80-90%	53.6	74.4	25.9	67.3	34.3	69.0	24.9	41.6	47.3	22.8	53.6	38.5	21.8	24.9	137.0	21.9	40.5	63.7	56.1	34.0	36.1	27.2	61.3
		(1.1)	(5.0)	(1.4)	(4.5)	(2.6)	(7.5)	(1.7)	(1.9)	(1.5)	(3.7)	(4.4)	(4.2)	(3.0)	(4.7)	(10.8)	(1.0)	(0.4)	(3.1)	(5.0)	(1.8)	(2.9)	(2.5)	(1.5)
	90-100%	80.5	77.8	35.8	97.1	44.9	102.6	37.5	58.8	73.5	25.0	97.6	54.9	31.0	29.0	202.5	31.4	49.1	76.9	66.3	48.1	44.1	33.8	91.8
		(1.8)	(6.8)	(2.0)	(6.8)	(3.5)	(4.8)	(3.4)	(3.1)	(1.6)	(2.8)	(6.2)	(4.2)	(6.7)	(2.5)	(16.6)	(1.7)	(0.6)	(5.3)	(6.9)	(1.8)	(3.3)	(2.2)	(2.2)
Household size	1	21.4	25.9	8.9	30.0	9.3	20.9	11.3	14.0	19.5	5.0	17.6	11.7	5.6	5.9	60.2	5.3	13.6	28.6	26.4	10.2	11.1	7.2	22.8
		(0.3)	(0.9)	(0.1)	(1.0)	(0.7)	(1.1)	(0.5)	(0.7)	(0.3)	(0.3)	(0.8)	(1.2)	(0.5)	(0.6)	(2.6)	(0.2)	(0.1)	(0.9)	(0.6)	(0.4)	(0.7)	(0.3)	(0.3)
	2	38.7	54.0	18.0	51.9	23.9	49.8	19.4	28.0	36.9	13.2	29.1	24.2	15.9	18.0	99.8	12.9	26.4	53.3	48.1	17.5	24.4	15.7	54.5
		(0.5)	(1.7)	(0.3)	(1.8)	(0.8)	(1.2)	(0.6)	(0.8)	(0.7)	(0.9)	(1.0)	(2.1)	(1.0)	(1.3)	(4.5)	(0.4)	(0.1)	(2.2)	(1.1)	(0.5)	(0.8)	(0.6)	(0.6)
	3	44.1	63.1	28.1	75.8	38.1	65.2	25.6	33.8	42.9	24.0	40.9	32.3	21.2	27.6	105.7	20.2	39.3	64.3	70.5	28.6	37.2	25.6	71.5
		(0.9)	(3.0)	(0.7)	(4.8)	(1.3)	(3.2)	(0.9)	(1.0)	(1.1)	(2.4)	(1.5)	(1.9)	(2.8)	(2.3)	(8.9)	(0.6)	(0.1)	(4.9)	(3.1)	(0.7)	(1.4)	(0.9)	(1.1)
	4	52.8	80.8	30.6	72.1	44.9	86.8	25.9	40.0	50.8	26.5	47.0	39.7	26.0	32.1	126.4	24.3	52.9	75.9	72.8	31.6	44.8	30.0	84.9
		(1.0)	(5.0)	(1.0)	(4.3)	(2.5)	(2.6)	(0.9)	(1.2)	(1.3)	(1.5)	(2.9)	(2.5)	(2.5)	(4.7)	(7.2)	(1.0)	(0.4)	(4.2)	(1.7)	(1.3)	(1.5)	(1.6)	(1.5)
	5+	51.7	74.7	35.9	70.9	42.9	91.2	27.4	38.2	47.8	31.2	39.6	42.4	25.1	25.7	125.5	22.3	57.7	84.1	82.1	35.5	45.7	26.4	80.4
		(1.7)	(4.0)	(1.1)	(7.1)	(3.8)	(5.0)	(3.5)	(2.0)	(1.6)	(2.7)	(7.1)	(3.2)	(5.3)	(9.7)	(14.0)	(1.3)	(0.1)	(6.3)	(3.1)	(1.7)	(2.3)	(1.1)	(1.2)

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Housing status	Owners - outright	33.6	44.4	19.5	52.7	18.4	41.8	19.8	27.8	36.7	14.3	27.9	28.4	12.3	12.9	93.9	12.2	29.9	47.2	48.1	19.8	25.1	18.8	40.0
		(0.4)	(1.9)	(0.3)	(1.9)	(0.6)	(1.2)	(0.4)	(0.6)	(0.7)	(0.8)	(0.5)	(1.5)	(0.9)	(0.8)	(4.0)	(0.2)	(0.1)	(3.0)	(1.5)	(0.6)	(0.7)	(0.7)	(0.8)
	Owners - with mortgage	52.0	69.4	30.0	74.2	40.0	89.1	26.2	36.3	47.4	24.6	50.7	37.0	24.6	31.6	118.6	19.5	41.8	62.1	70.1	29.6	40.3	26.3	68.0
		(0.6)	(2.1)	(1.0)	(3.6)	(1.2)	(1.9)	(1.8)	(1.0)	(0.9)	(3.0)	(3.0)	(1.6)	(3.3)	(2.3)	(5.7)	(0.7)	(0.2)	(1.7)	(2.7)	(0.7)	(1.7)	(1.2)	(0.8)
	Renters / other	26.9	28.8	14.8	37.4	13.7	40.1	16.3	19.9	21.7	16.2	18.9	18.3	11.7	17.5	65.7	11.6	16.0	31.2	34.7	15.6	19.4	14.2	25.4
		(0.4)	(1.2)	(0.6)	(1.0)	(1.0)	(1.1)	(0.4)	(0.9)	(0.4)	(1.4)	(0.9)	(1.7)	(2.5)	(1.7)	(3.7)	(0.7)	(0.1)	(1.4)	(0.9)	(0.6)	(1.2)	(1.1)	(0.5)
Age of RP	16-34	30.8	42.5	21.2	38.6	25.9	50.2	13.7	27.5	25.6	18.9	24.8	23.7	22.9	26.2	68.4	15.3	38.2	35.9	32.7	20.4	24.5	23.2	33.2
		(1.0)	(3.4)	(1.0)	(1.3)	(1.6)	(2.0)	(0.8)	(1.8)	(1.2)	(2.5)	(1.9)	(2.3)	(2.4)	(3.0)	(5.1)	(0.6)	(0.1)	(2.7)	(1.7)	(1.3)	(2.2)	(1.4)	(0.7)
	35-44	41.3	63.8	26.0	57.3	37.1	69.0	21.9	32.8	37.7	21.1	34.4	32.7	20.0	25.6	87.8	19.2	36.7	54.6	53.2	27.7	40.0	24.6	63.3
		(0.8)	(2.3)	(0.7)	(3.7)	(2.1)	(1.8)	(0.9)	(1.3)	(1.0)	(1.4)	(2.0)	(2.1)	(2.6)	(1.7)	(5.8)	(0.5)	(0.1)	(3.3)	(3.6)	(1.5)	(1.0)	(1.3)	(1.6)
	45-54	41.4	59.4	26.2	57.2	30.6	71.4	23.8	29.8	40.4	22.4	33.9	36.7	18.2	21.0	101.9	20.0	33.1	62.1	62.9	26.6	36.7	27.2	63.5
		(0.8)	(3.0)	(0.8)	(2.9)	(1.5)	(3.2)	(1.0)	(0.9)	(1.3)	(1.9)	(2.2)	(1.4)	(2.2)	(1.8)	(8.0)	(0.8)	(0.1)	(3.6)	(2.8)	(0.8)	(1.5)	(1.0)	(1.6)
	55-64	38.7	55.7	22.0	54.0	21.9	63.4	20.5	33.0	33.6	22.2	35.0	36.5	13.0	14.6	109.2	13.9	31.0	53.6	48.3	25.4	26.5	23.5	49.7
		(0.8)	(1.8)	(0.7)	(2.8)	(1.3)	(3.5)	(0.8)	(1.3)	(1.3)	(2.0)	(2.5)	(2.3)	(1.8)	(1.6)	(6.7)	(0.6)	(0.1)	(3.6)	(2.6)	(0.9)	(1.1)	(1.6)	(1.4)
	65-74	29.0	35.0	13.5	37.2	13.7	33.4	17.1	25.4	29.7	8.1	26.9	18.8	9.9	6.2	93.4	6.4	13.3	35.1	40.7	15.0	15.3	11.5	33.5
		(0.5)	(2.0)	(0.3)	(1.6)	(0.9)	(1.5)	(1.0)	(1.2)	(0.7)	(0.8)	(0.8)	(1.0)	(1.5)	(0.8)	(5.5)	(0.3)	(0.1)	(1.2)	(0.8)	(0.8)	(0.7)	(0.3)	(1.0)
	75+	24.6	27.3	9.5	34.4	7.1	26.6	14.9	17.6	25.7	4.7	19.0	13.8	4.4	5.0	85.2	4.8	11.4	36.8	31.7	10.7	9.9	9.5	24.6
		(0.4)	(1.5)	(0.4)	(1.4)	(0.1)	(1.1)	(0.9)	(0.7)	(0.8)	(0.2)	(0.7)	(1.0)	(0.4)	(0.2)	(9.4)	(0.2)	(0.1)	(2.1)	(1.1)	(0.4)	(0.7)	(0.6)	(0.4)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, DE1, EE5, FR2, FR4, FR5, GR1, HR1, HU1, IT1, IT2, IT4, IT5, LT2, LV1, NL1, PT1 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	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	47.7	59.6	23.1	61.1	29.8	70.7	23.9	36.1	40.7	19.9	46.3	35.0	20.7	19.8	116.4	17.5	36.8	57.5	50.9	28.3	31.2	23.6	53.6
		(0.4)	(1.0)	(0.2)	(1.3)	(0.6)	(1.3)	(0.9)	(0.7)	(0.5)	(0.5)	(0.9)	(1.0)	(0.4)	(0.6)	(2.9)	(0.2)	(0.1)	(1.1)	(0.8)	(0.5)	(0.5)	(0.5)	(0.1)
Income	Bottom 20%	9.8	17.8	7.3	14.1	5.3	15.9	5.7	8.3	11.1	3.2	8.4	8.3	3.3	3.2	28.5	2.9	9.5	8.5	16.7	5.8	6.0	6.8	15.0
		(0.2)	(0.5)	(0.1)	(0.5)	(0.2)	(0.5)	(0.3)	(0.3)	(0.3)	(0.2)	(0.5)	(0.5)	(0.2)	(0.2)	(1.8)	(0.1)	(0.1)	(0.6)	(0.4)	(0.2)	(0.3)	(0.3)	(0.2)
	20-40%	21.9	30.6	13.3	30.8	12.2	33.9	13.5	18.2	21.6	8.7	18.4	17.9	7.2	7.7	60.4	7.4	17.5	28.2	29.6	13.2	15.2	13.7	26.5
		(0.2)	(0.6)	(0.1)	(0.7)	(0.4)	(0.6)	(0.3)	(0.3)	(0.3)	(0.4)	(0.4)	(0.9)	(0.5)	(0.5)	(1.8)	(0.1)	(0.1)	(0.8)	(0.6)	(0.3)	(0.4)	(0.3)	(0.2)
	40-60%	34.1	47.3	19.5	45.3	22.0	53.5	19.3	28.1	31.6	15.8	27.6	28.6	13.7	14.6	90.7	13.3	29.5	45.3	43.0	21.1	25.2	21.0	41.2
		(0.2)	(0.9)	(0.2)	(0.8)	(0.5)	(0.7)	(0.4)	(0.4)	(0.4)	(0.6)	(0.5)	(0.9)	(0.6)	(0.6)	(2.7)	(0.2)	(0.1)	(1.0)	(0.7)	(0.3)	(0.5)	(0.5)	(0.3)
	60-80%	52.0	70.5	28.1	68.0	35.6	82.1	27.4	40.9	45.7	25.6	44.9	40.4	22.2	24.2	134.6	21.4	45.1	69.3	61.8	31.7	38.9	29.3	63.2
		(0.4)	(1.3)	(0.3)	(1.3)	(0.7)	(1.1)	(0.6)	(0.6)	(0.5)	(0.9)	(0.8)	(1.1)	(0.6)	(0.7)	(3.6)	(0.3)	(0.1)	(1.2)	(1.1)	(0.5)	(0.6)	(0.6)	(0.4)
	80-90%	78.0	99.5	38.2	97.7	52.8	117.4	37.4	58.2	63.6	37.2	69.9	57.5	33.6	36.4	194.7	30.8	63.2	98.6	82.0	46.1	54.2	38.5	88.9
		(0.7)	(2.1)	(0.5)	(2.2)	(1.2)	(2.8)	(0.9)	(1.0)	(0.8)	(1.5)	(1.9)	(2.2)	(1.3)	(1.1)	(6.0)	(0.4)	(0.1)	(2.2)	(1.2)	(0.8)	(1.2)	(1.0)	(0.5)
	90-100%	163.5	165.2	56.4	198.5	95.3	219.0	70.5	112.4	122.8	55.4	194.5	102.9	80.7	63.3	346.1	54.3	102.1	173.8	124.8	93.8	87.3	56.3	154.9
		(3.3)	(6.9)	(1.2)	(9.8)	(3.4)	(8.5)	(7.2)	(5.7)	(3.0)	(1.7)	(7.3)	(5.0)	(3.7)	(4.6)	(18.1)	(1.6)	(0.2)	(6.5)	(5.2)	(3.5)	(3.1)	(1.9)	(1.5)
Net wealth	Bottom 20%	25.5	31.4	15.6	32.4	15.6	40.8	15.7	19.1	20.2	15.7	20.2	19.4	11.4	15.1	64.3	10.4	21.8	32.9	27.5	15.3	19.7	16.8	30.2
		(0.6)	(2.0)	(0.5)	(1.9)	(0.8)	(2.1)	(0.7)	(0.7)	(0.5)	(1.0)	(0.8)	(1.6)	(1.1)	(1.2)	(5.1)	(0.3)	(0.1)	(2.1)	(0.9)	(0.6)	(0.9)	(0.8)	(0.6)
	20-40%	33.9	51.8	18.7	42.6	22.4	57.8	18.4	26.5	29.2	15.8	23.6	26.9	11.0	13.3	91.2	12.3	33.0	44.7	41.1	22.7	24.0	19.4	40.3
		(0.7)	(1.8)	(0.5)	(2.2)	(1.1)	(2.0)	(0.6)	(0.8)	(0.8)	(1.3)	(1.1)	(2.0)	(1.1)	(1.3)	(5.6)	(0.4)	(0.1)	(2.7)	(1.5)	(1.2)	(1.1)	(0.9)	(0.8)
	40-60%	38.8	54.6	21.9	56.2	27.8	64.0	21.3	30.5	36.7	16.5	32.0	30.5	15.8	17.1	102.0	14.1	37.6	59.2	55.3	24.1	31.6	22.0	47.6
		(0.6)	(2.1)	(0.5)	(2.0)	(1.2)	(2.9)	(0.7)	(1.0)	(0.8)	(1.3)	(1.1)	(2.1)	(1.1)	(1.5)	(6.3)	(0.4)	(0.2)	(2.9)	(1.7)	(1.2)	(1.3)	(1.0)	(0.8)
	60-80%	51.1	67.3	25.6	69.8	32.7	77.3	24.5	39.5	42.9	22.4	44.8	39.9	23.2	20.2	125.1	18.5	37.4	66.7	56.6	29.7	33.8	26.3	57.1
		(1.2)	(2.8)	(0.6)	(4.1)	(1.4)	(2.3)	(0.9)	(1.3)	(0.7)	(1.6)	(1.7)	(2.4)	(1.7)	(1.3)	(6.1)	(0.5)	(0.1)	(2.9)	(1.6)	(1.1)	(1.2)	(1.1)	(0.8)
	80-90%	65.7	80.3	28.9	86.1	40.6	83.9	28.6	47.9	51.7	27.8	66.0	46.8	27.8	28.5	159.6	24.2	50.1	76.7	66.7	39.1	40.7	28.8	69.7
		(2.0)	(3.9)	(1.1)	(5.9)	(2.8)	(4.7)	(1.6)	(2.0)	(1.3)	(2.2)	(3.5)	(4.0)	(2.1)	(3.7)	(9.9)	(0.9)	(0.9)	(4.0)	(4.3)	(2.1)	(2.0)	(1.5)	(1.5)
	90-100%	112.8	106.4	38.6	123.7	60.8	143.1	51.1	82.1	97.1	30.1	156.1	69.8	56.2	38.6	239.8	40.2	58.3	91.4	81.5	60.7	52.9	38.4	115.4
		(2.5)	(7.7)	(1.5)	(6.5)	(4.0)	(7.5)	(7.6)	(5.7)	(2.9)	(2.4)	(6.8)	(5.1)	(4.4)	(3.5)	(19.9)	(1.8)	(0.8)	(5.0)	(5.5)	(2.7)	(3.6)	(2.3)	(1.9)
Household size	1	28.0	32.9	11.6	35.9	15.7	30.9	12.7	21.4	23.4	7.7	23.9	17.9	10.0	10.0	78.5	7.7	18.2	35.5	30.3	15.4	14.0	10.1	28.1
		(0.4)	(1.1)	(0.3)	(1.0)	(0.9)	(1.2)	(0.5)	(1.6)	(0.5)	(0.5)	(1.0)	(1.3)	(0.7)	(0.6)	(4.6)	(0.2)	(0.1)	(1.3)	(0.8)	(0.7)	(0.5)	(0.6)	(0.4)
	2	52.1	62.3	21.9	69.5	32.1	66.6	23.0	36.8	46.3	17.5	45.1	30.3	24.6	22.3	125.5	17.1	32.6	64.2	54.2	25.0	29.7	20.8	65.1
		(0.9)	(1.5)	(0.4)	(2.9)	(1.1)	(2.5)	(1.1)	(1.6)	(0.8)	(0.9)	(1.4)	(1.7)	(1.6)	(1.7)	(6.4)	(0.4)	(0.1)	(1.8)	(1.3)	(0.7)	(0.9)	(0.7)	(0.7)
	3	60.3	75.8	30.8	96.2	42.3	78.0	28.7	40.2	50.3	26.5	55.7	37.1	25.1	31.6	128.3	23.4	46.2	75.8	70.6	36.1	41.8	27.1	81.7
		(1.3)	(4.1)	(0.8)	(5.3)	(1.7)	(2.4)	(1.1)	(1.0)	(1.2)	(1.3)	(2.4)	(2.3)	(1.8)	(2.4)	(6.7)	(0.6)	(0.1)	(4.5)	(2.6)	(1.5)	(1.2)	(1.0)	(1.8)
	4	68.6	93.7	34.7	89.6	50.9	101.4	33.5	48.2	60.7	28.2	75.2	47.5	31.7	32.6	151.3	28.5	59.0	86.0	77.9	38.3	49.4	31.7	97.3
		(1.4)	(5.1)	(0.8)	(5.5)	(2.0)	(3.5)	(2.7)	(1.6)	(1.8)	(1.5)	(3.3)	(2.4)	(2.7)	(2.0)	(8.5)	(1.1)	(0.1)	(5.0)	(3.6)	(1.1)	(1.5)	(1.3)	(2.0)
	5+	69.9	87.5	36.7	91.8	51.1	117.6	32.4	48.7	60.6	33.3	73.5	54.3	39.6	32.8	152.3	26.1	58.8	93.8	85.1	47.4	52.3	28.4	90.5
		(2.1)	(4.5)	(1.4)	(8.7)	(2.7)	(5.1)	(2.3)	(2.8)	(2.2)	(1.9)	(7.7)	(4.0)	(5.8)	(7.3)	(14.5)	(1.2)	(0.1)	(6.8)	(6.0)	(2.7)	(2.1)	(1.3)	(2.4)
Housing status	Owners - outright	48.3	59.9	23.5	69.8	26.6	62.5	25.1	36.1	47.7	19.8	47.1	36.9	21.1	18.1	125.4	16.7	38.2	60.5	57.8	29.4	31.7	22.0	53.6

Age of RP		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
		(0.7)	(2.2)	(0.3)	(3.1)	(0.7)	(1.9)	(1.2)	(0.8)	(0.9)	(0.7)	(1.1)	(1.5)	(0.7)	(0.7)	(5.7)	(0.3)	(0.1)	(3.8)	(1.6)	(1.0)	(0.6)	(0.5)	(0.7)
	Owners - with mortgage	66.5	78.1	32.0	93.1	47.7	104.0	29.4	42.9	56.2	28.0	73.5	43.6	32.6	36.1	141.8	23.6	47.5	73.8	70.8	35.1	45.5	30.0	77.2
		(1.1)	(1.9)	(0.9)	(4.5)	(1.6)	(2.7)	(1.7)	(1.1)	(1.0)	(2.9)	(4.4)	(2.1)	(2.7)	(2.6)	(5.7)	(0.8)	(0.1)	(1.8)	(2.8)	(0.9)	(2.6)	(1.1)	(0.8)
	Renters / other	36.8	37.3	17.8	47.6	19.1	47.9	19.6	28.8	26.7	17.8	28.9	23.8	14.1	20.2	86.4	14.8	23.3	39.2	41.5	20.0	23.9	18.5	32.5
		(0.6)	(1.5)	(0.6)	(1.4)	(1.0)	(1.6)	(0.6)	(2.2)	(0.5)	(1.0)	(1.5)	(1.5)	(1.1)	(2.3)	(4.5)	(0.7)	(0.1)	(1.5)	(0.8)	(0.7)	(1.1)	(1.2)	(0.5)
Age of RP	**16-34**	38.8	53.7	23.6	46.4	30.4	63.7	16.5	32.0	30.7	23.8	32.2	23.9	24.0	27.5	85.1	17.4	39.8	44.0	37.0	23.9	28.0	23.8	41.1
		(1.1)	(2.9)	(0.9)	(2.7)	(1.2)	(2.6)	(0.9)	(1.7)	(1.0)	(2.2)	(2.4)	(2.7)	(1.6)	(2.1)	(5.6)	(0.6)	(0.1)	(2.3)	(2.3)	(1.2)	(1.6)	(1.2)	(0.7)
	35-44	52.5	70.6	29.7	68.1	44.6	80.9	25.3	38.3	44.2	24.6	50.2	38.4	24.5	32.7	105.5	22.6	46.4	66.3	56.6	32.0	42.9	26.1	70.0
		(1.0)	(2.6)	(0.7)	(3.2)	(2.1)	(2.5)	(1.5)	(1.5)	(1.0)	(1.4)	(2.6)	(2.4)	(2.2)	(2.5)	(5.7)	(0.6)	(0.1)	(3.4)	(2.3)	(1.3)	(1.5)	(1.0)	(1.4)
	45-54	59.5	72.2	28.5	82.1	39.4	89.4	28.7	36.9	50.6	25.7	59.4	44.1	25.3	25.5	127.7	24.1	44.5	74.4	63.9	33.6	41.4	29.2	77.0
		(1.4)	(2.9)	(0.7)	(4.6)	(2.0)	(3.2)	(1.7)	(1.1)	(1.3)	(1.5)	(3.1)	(2.4)	(1.9)	(1.4)	(6.5)	(0.8)	(0.1)	(3.3)	(2.4)	(1.0)	(1.5)	(1.0)	(1.7)
	55-64	56.1	72.8	25.6	72.1	29.5	82.1	27.2	43.8	45.0	24.8	59.5	44.7	20.9	17.0	134.7	18.3	42.0	65.5	56.8	35.4	32.7	27.1	62.4
		(1.2)	(3.8)	(0.7)	(3.8)	(1.4)	(3.1)	(1.5)	(2.4)	(1.5)	(1.3)	(2.7)	(2.7)	(1.8)	(1.0)	(7.1)	(0.6)	(0.1)	(2.8)	(2.3)	(1.8)	(1.3)	(1.2)	(1.3)
	65-74	39.4	45.0	15.6	46.6	19.7	49.2	19.9	33.1	38.4	12.5	40.7	25.4	17.5	9.5	132.9	10.5	20.6	45.3	45.0	23.5	20.8	14.2	43.7
		(0.7)	(1.9)	(0.5)	(2.4)	(1.1)	(2.3)	(0.7)	(1.2)	(1.0)	(1.2)	(1.6)	(1.8)	(2.3)	(0.8)	(13.5)	(0.6)	(0.1)	(1.8)	(1.5)	(0.8)	(0.9)	(0.8)	(0.9)
	75+	33.4	35.1	11.6	45.1	9.9	34.1	17.4	26.6	33.3	6.8	26.1	18.2	9.8	7.0	105.0	7.0	15.3	45.5	37.3	17.0	13.8	11.1	31.2
		(0.8)	(1.5)	(0.3)	(2.3)	(0.4)	(1.4)	(0.8)	(2.6)	(0.9)	(0.5)	(0.9)	(1.2)	(1.2)	(0.6)	(8.8)	(0.3)	(0.1)	(2.3)	(1.2)	(0.8)	(0.7)	(0.7)	(0.6)

Source: Household Finance and Consumption Survey - wave 2021.
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, CY1, DE1, EE5, FR2, FR4, FR5, GR1, HR1, HU1, IT1, IT2, IT4, IT5, LT2, LV1, NL1, PT1 for information on country-specific issues that may affect the comparability of the figures.

Table I3 Annual gross income per household - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	47.7	59.6	23.1	61.1	29.8	70.7	23.9	36.1	40.7	19.9	46.3	35.0	20.7	19.8	116.4	17.5	36.8	57.5	50.9	28.3	31.2	23.6	53.6
	(0.4)	(1.0)	(0.2)	(1.3)	(0.6)	(1.3)	(0.9)	(0.7)	(0.5)	(0.5)	(0.9)	(1.0)	(0.4)	(0.6)	(2.9)	(0.2)	(0.1)	(1.1)	(0.8)	(0.5)	(0.5)	(0.5)	(0.1)
p10	10.8	18.9	7.5	15.0	6.0	15.1	6.0	9.3	12.9	3.4	9.2	9.1	3.7	3.6	28.9	3.2	9.5	7.9	17.1	6.6	6.8	6.8	15.5
	(0.2)	(0.7)	(0.1)	(0.6)	(0.1)	(0.4)	(0.4)	(0.2)	(0.3)	(0.2)	(0.5)	(0.5)	(0.2)	(0.2)	(2.1)	(0.1)	(0.1)	(1.0)	(0.5)	(0.3)	(0.3)	(0.2)	(0.2)
p20	16.5	24.6	10.2	23.0	7.5	25.5	10.2	13.1	17.5	5.2	14.0	13.0	5.1	5.0	46.5	5.2	13.1	19.2	23.7	9.9	10.5	10.7	20.5
	(0.2)	(0.6)	(0.2)	(0.5)	(0.4)	(0.8)	(0.3)	(0.4)	(0.3)	(0.3)	(0.5)	(0.7)	(0.2)	(0.2)	(2.0)	(0.1)	(0.1)	(0.9)	(0.6)	(0.2)	(0.5)	(0.3)	(0.2)
p30	21.9	30.4	13.3	30.4	12.3	33.9	13.4	18.1	21.6	8.8	18.3	17.9	6.8	7.6	60.0	7.2	17.6	28.3	29.7	12.9	15.0	13.8	26.1
	(0.2)	(0.7)	(0.1)	(0.9)	(0.3)	(0.8)	(0.4)	(0.3)	(0.4)	(0.5)	(0.5)	(1.1)	(0.6)	(0.7)	(1.7)	(0.2)	(0.1)	(0.7)	(0.7)	(0.3)	(0.4)	(0.5)	(0.3)
p40	27.3	37.6	16.1	38.1	16.6	42.9	16.3	23.0	26.1	12.0	22.7	23.6	10.0	10.5	74.0	10.3	23.5	36.6	36.0	17.0	19.9	17.0	33.0
	(0.2)	(0.8)	(0.2)	(0.5)	(0.7)	(0.9)	(0.2)	(0.4)	(0.4)	(0.5)	(0.5)	(1.2)	(0.8)	(0.7)	(2.6)	(0.2)	(0.1)	(1.1)	(0.6)	(0.3)	(0.5)	(0.5)	(0.3)
p50	34.0	47.1	19.3	44.8	21.7	52.7	19.3	28.0	31.3	15.7	27.2	28.0	13.7	14.6	89.6	13.0	29.7	44.8	43.0	21.0	25.0	21.0	41.1
	(0.3)	(1.1)	(0.2)	(1.1)	(0.6)	(0.9)	(0.4)	(0.4)	(0.5)	(0.8)	(0.4)	(0.9)	(0.8)	(0.7)	(2.6)	(0.2)	(0.1)	(1.0)	(0.8)	(0.3)	(0.5)	(0.6)	(0.3)
p60	41.3	57.3	23.1	54.2	27.7	65.9	22.7	33.8	37.9	20.1	34.2	34.3	17.0	18.4	108.8	16.8	35.6	55.3	50.7	25.5	31.7	25.1	50.5
	(0.3)	(1.1)	(0.3)	(1.1)	(0.8)	(1.1)	(0.5)	(0.5)	(0.5)	(0.7)	(0.7)	(1.1)	(0.7)	(0.7)	(3.4)	(0.3)	(0.1)	(1.5)	(0.9)	(0.5)	(0.7)	(0.6)	(0.4)
p70	51.3	70.4	27.8	67.2	35.2	81.2	27.1	40.2	45.3	25.4	44.5	39.3	22.5	24.4	131.9	21.1	44.0	68.7	61.1	31.1	38.7	29.0	63.1
	(0.4)	(1.2)	(0.3)	(1.6)	(1.0)	(1.3)	(0.6)	(0.5)	(0.5)	(1.0)	(0.9)	(1.2)	(1.0)	(1.1)	(3.2)	(0.4)	(0.1)	(1.6)	(1.3)	(0.5)	(0.8)	(0.8)	(0.5)
p80	66.1	85.7	33.7	84.0	45.0	101.6	33.1	50.3	55.6	31.8	57.6	49.1	27.5	30.4	167.5	26.9	56.5	85.5	74.5	39.8	47.2	34.5	77.8
	(0.7)	(2.2)	(0.4)	(2.2)	(1.1)	(2.6)	(0.8)	(0.8)	(0.6)	(1.3)	(1.1)	(2.1)	(1.3)	(1.1)	(4.8)	(0.4)	(0.1)	(1.5)	(1.2)	(0.7)	(0.8)	(0.7)	(0.4)
p90	93.1	115.0	43.0	115.3	63.3	138.0	42.9	68.7	73.7	43.6	87.6	68.3	41.1	42.5	226.6	36.0	71.3	115.5	90.1	54.1	63.1	43.1	103.3
	(1.1)	(3.4)	(0.5)	(3.4)	(1.7)	(4.8)	(1.3)	(1.5)	(0.9)	(2.0)	(2.7)	(3.4)	(2.2)	(1.3)	(7.3)	(0.5)	(0.1)	(3.9)	(1.5)	(1.2)	(1.7)	(1.2)	(0.8)

J. Distribution of assets
Table J1 Shares of total assets held across the total assets distribution
% of total assets

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Bottom 20%	0.3	0.4	0.8	0.2	0.7	0.3	0.7	0.7	0.3	0.5	0.7	0.3	0.7	2.6	0.5	1.3	0.9	0.3	0.3	0.5	0.8	3.1	0.2
	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.2)	(0.4)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.3)	(0.1)
20-40%	3.1	6.8	7.2	1.5	3.9	4.7	6.5	5.4	2.7	5.7	4.9	6.5	4.3	7.1	5.6	5.7	8.5	2.3	1.8	5.6	6.4	10.8	3.6
	(0.1)	(0.5)	(0.3)	(0.1)	(0.4)	(0.2)	(0.4)	(0.2)	(0.2)	(0.5)	(0.2)	(0.6)	(0.6)	(0.7)	(0.5)	(0.2)	(0.1)	(0.1)	(0.2)	(0.4)	(0.5)	(0.5)	(0.2)
40-60%	9.8	13.2	14.3	7.3	9.2	12.2	13.1	10.7	11.2	11.6	9.7	12.5	8.9	12.3	12.1	11.0	14.2	14.6	9.0	11.5	12.7	16.1	11.9
	(0.1)	(0.5)	(0.4)	(0.3)	(0.9)	(0.3)	(0.7)	(0.4)	(0.3)	(0.8)	(0.4)	(0.6)	(0.9)	(1.0)	(0.5)	(0.3)	(0.1)	(0.4)	(0.5)	(0.4)	(0.5)	(0.6)	(0.2)
60-80%	19.5	20.6	22.9	19.9	16.2	20.2	21.9	18.5	21.2	19.2	16.5	20.5	17.0	18.5	19.5	19.7	21.6	25.4	20.4	19.4	20.5	22.9	21.7
	(0.2)	(0.8)	(0.6)	(0.7)	(1.6)	(0.6)	(1.1)	(0.6)	(0.3)	(1.1)	(0.5)	(0.9)	(1.3)	(1.5)	(0.7)	(0.5)	(0.1)	(0.5)	(1.0)	(0.7)	(0.7)	(0.8)	(0.2)
80-90%	16.8	16.2	16.9	17.6	13.9	16.4	17.3	15.5	17.7	16.5	14.9	16.9	15.4	13.6	16.6	16.9	16.4	18.8	18.3	15.7	16.3	16.2	17.7
	(0.2)	(0.6)	(0.4)	(0.6)	(1.4)	(0.5)	(0.8)	(0.5)	(0.3)	(1.0)	(0.5)	(0.7)	(1.1)	(1.0)	(0.8)	(0.4)	(0.1)	(0.4)	(1.0)	(0.5)	(0.6)	(0.6)	(0.2)
90-100%	50.6	42.8	37.8	53.5	56.2	46.2	40.4	49.1	46.9	46.4	53.4	43.3	53.7	46.0	45.7	45.5	38.5	38.6	50.3	47.3	43.3	30.8	44.9
	(0.6)	(1.9)	(1.4)	(1.4)	(4.2)	(1.3)	(2.7)	(1.6)	(0.8)	(2.9)	(1.4)	(1.8)	(3.1)	(3.9)	(1.8)	(1.3)	(0.1)	(1.1)	(2.5)	(1.7)	(1.6)	(2.0)	(0.5)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits - sight and saving accounts, mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets).
See country notes: AT1, AT2, BE2, CY1, CY2, EE1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, FR1, GR2, IT1, LU1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table J2 Total assets per household - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	325.7	455.9	146.8	345.6	173.0	437.8	139.5	313.2	315.8	119.9	371.4	391.9	78.3	95.8	1430.6	109.1	436.3	305.5	308.9	220.7	200.5	139.3	261.5
	(4.4)	(18.5)	(4.4)	(12.2)	(18.0)	(14.5)	(8.1)	(11.2)	(7.1)	(9.0)	(12.0)	(20.3)	(6.0)	(7.9)	(66.8)	(3.1)	(0.7)	(7.5)	(15.9)	(7.9)	(8.1)	(6.2)	(2.7)
p10	4.0	3.9	3.6	3.0	4.6	4.5	4.0	5.7	4.5	0.8	7.8	5.0	1.2	11.8	24.4	6.1	10.1	3.0	3.3	2.5	4.3	18.6	2.0
	(0.2)	(1.0)	(0.4)	(0.4)	(0.8)	(0.5)	(0.3)	(0.9)	(0.4)	(0.7)	(0.9)	(0.8)	(0.9)	(2.5)	(4.5)	(0.3)	(0.1)	(0.3)	(0.3)	(0.5)	(0.8)	(2.8)	(0.1)
p20	15.7	32.3	23.0	11.0	16.1	18.9	17.8	40.9	13.4	14.1	47.5	30.4	8.1	25.2	104.2	17.4	88.9	11.4	10.9	20.4	27.4	52.6	10.0
	(0.7)	(7.7)	(1.7)	(1.0)	(1.7)	(2.2)	(1.4)	(3.8)	(1.0)	(3.2)	(5.2)	(17.9)	(1.9)	(2.2)	(21.0)	(0.7)	(1.4)	(0.9)	(1.0)	(2.4)	(4.1)	(3.3)	(0.7)
p30	45.7	166.7	53.6	23.0	32.6	106.5	47.3	86.7	33.5	34.0	92.5	132.0	17.7	33.3	433.1	30.8	191.3	28.4	25.5	64.0	63.8	75.5	40.0
	(1.6)	(9.7)	(2.2)	(1.5)	(2.2)	(5.2)	(1.9)	(3.7)	(3.4)	(2.8)	(4.7)	(13.4)	(1.8)	(2.4)	(42.2)	(1.1)	(0.6)	(1.6)	(1.9)	(3.1)	(4.2)	(3.3)	(3.1)
p40	100.0	242.1	79.1	52.4	56.0	201.6	69.6	124.6	106.2	50.9	133.3	195.2	25.0	46.3	667.7	44.8	240.6	96.3	52.7	97.6	96.7	93.1	102.2
	(1.9)	(6.0)	(1.7)	(3.1)	(2.9)	(5.3)	(2.1)	(3.4)	(6.6)	(2.5)	(5.7)	(11.4)	(2.1)	(3.5)	(36.3)	(1.0)	(1.6)	(8.2)	(3.0)	(2.6)	(3.7)	(2.7)	(3.1)
p50	158.5	301.9	104.5	122.1	78.6	266.5	90.5	165.6	177.3	70.6	177.0	239.4	33.4	56.7	851.9	58.9	311.9	232.2	141.0	124.6	124.7	111.9	156.5
	(2.3)	(8.6)	(2.1)	(4.8)	(2.7)	(5.3)	(2.8)	(4.4)	(6.0)	(3.8)	(6.1)	(13.5)	(2.7)	(3.3)	(32.8)	(1.0)	(0.5)	(4.6)	(8.2)	(2.4)	(3.6)	(4.1)	(2.8)
p60	226.4	370.7	133.0	221.4	102.7	337.4	115.9	217.0	246.8	91.9	230.7	303.1	47.1	72.6	1095.3	78.2	379.0	302.5	223.5	162.3	161.9	132.8	210.3
	(2.5)	(9.9)	(2.6)	(9.8)	(2.4)	(8.1)	(3.5)	(5.2)	(6.4)	(3.8)	(7.2)	(11.6)	(3.1)	(2.7)	(40.1)	(1.6)	(0.4)	(4.9)	(6.1)	(3.7)	(4.0)	(3.9)	(2.5)
p70	309.9	460.5	166.2	334.0	136.4	428.7	152.1	279.5	328.4	108.6	302.6	382.8	64.8	86.6	1344.8	104.1	446.0	381.4	304.4	209.8	202.9	158.4	276.9
	(2.9)	(12.3)	(3.3)	(8.7)	(4.1)	(14.8)	(4.1)	(6.4)	(6.5)	(6.7)	(8.8)	(20.5)	(4.0)	(3.8)	(51.2)	(2.1)	(0.2)	(7.3)	(9.4)	(4.4)	(4.4)	(5.5)	(3.7)
p80	436.3	606.8	209.2	479.9	188.6	585.3	200.1	393.4	448.3	154.8	424.1	539.0	91.4	108.3	1837.4	148.2	590.0	493.6	435.4	283.4	263.0	194.1	380.7
	(4.8)	(15.0)	(4.3)	(11.0)	(6.0)	(19.8)	(6.4)	(11.0)	(8.5)	(9.3)	(14.5)	(27.1)	(6.7)	(5.2)	(86.7)	(2.8)	(0.3)	(9.0)	(16.1)	(7.2)	(7.5)	(6.0)	(4.2)
p90	705.6	895.0	302.9	803.2	316.7	900.5	296.9	608.8	711.1	254.0	729.0	855.8	155.8	163.0	3140.9	229.2	883.8	694.2	731.9	436.5	415.1	269.9	585.8
	(8.2)	(32.7)	(9.8)	(33.9)	(11.8)	(27.1)	(13.9)	(17.2)	(15.8)	(20.0)	(22.4)	(72.1)	(13.3)	(11.8)	(167.0)	(6.7)	(1.2)	(19.3)	(34.9)	(14.3)	(21.2)	(14.5)	(9.0)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits - sight and saving accounts, mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets).
See country notes: AT1, AT2, BE2, CY1, CY2, EE1, EE2, EE3, FI1, FI2, FI3, FI4, FI6, FI7, FI9, FR1, GR2, IT1, LU1, LV2, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table J3 Net wealth per household - distribution
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Mean	292.1	408.0	138.9	315.6	157.7	370.5	132.7	278.7	277.1	116.5	350.0	345.4	73.0	90.8	1269.7	105.2	413.0	219.6	293.0	195.6	191.7	126.2	215.0
	(4.3)	(18.0)	(4.4)	(12.1)	(17.7)	(14.3)	(8.2)	(11.0)	(6.8)	(9.0)	(11.9)	(19.2)	(5.9)	(7.7)	(62.8)	(3.1)	(0.7)	(7.4)	(15.8)	(7.9)	(7.9)	(6.1)	(2.7)
p10	2.0	2.8	2.4	0.9	2.5	0.7	3.1	0.8	3.1	0.3	5.8	2.4	0.5	9.8	14.9	5.2	8.3	0.4	2.4	1.4	3.1	16.7	-0.4
	(0.1)	(0.8)	(0.4)	(0.3)	(0.9)	(0.4)	(0.4)	(0.3)	(0.3)	(0.4)	(1.1)	(0.8)	(0.6)	(2.6)	(4.5)	(0.5)	(0.1)	(0.2)	(0.5)	(0.3)	(0.6)	(2.0)	(0.4)
p20	11.6	27.9	19.6	7.0	14.2	11.3	15.1	18.1	10.6	13.0	37.5	16.8	7.4	23.4	78.4	15.0	80.0	6.0	9.8	13.6	24.3	42.2	3.8
	(0.5)	(4.8)	(1.8)	(0.8)	(1.4)	(1.5)	(1.2)	(2.6)	(0.7)	(2.9)	(5.0)	(7.2)	(1.6)	(2.6)	(13.7)	(0.6)	(0.8)	(0.6)	(0.7)	(2.4)	(4.1)	(3.1)	(0.4)
p30	35.0	99.1	47.7	18.8	27.2	59.6	41.6	55.1	27.1	31.7	83.3	92.4	16.1	31.1	253.8	28.8	171.5	19.7	23.5	43.4	58.3	63.1	20.2
	(1.2)	(7.3)	(1.9)	(1.3)	(1.6)	(4.6)	(1.8)	(3.1)	(2.0)	(1.7)	(3.9)	(12.1)	(2.2)	(2.0)	(30.5)	(1.4)	(0.3)	(1.6)	(1.7)	(2.6)	(3.6)	(2.9)	(1.6)
p40	76.5	168.8	73.1	43.9	43.2	127.4	63.7	91.6	68.0	47.4	117.6	149.7	22.9	42.3	487.4	42.0	211.0	48.9	50.9	70.6	87.8	80.7	60.8
	(1.8)	(8.3)	(1.7)	(3.6)	(2.4)	(4.8)	(2.1)	(3.8)	(5.2)	(3.4)	(4.8)	(11.6)	(2.0)	(3.7)	(38.4)	(1.3)	(0.6)	(3.7)	(3.0)	(2.4)	(4.1)	(2.6)	(2.7)
p50	123.5	242.4	97.3	106.7	66.2	193.7	84.6	127.7	125.7	64.9	159.0	200.4	31.3	53.7	717.7	55.6	273.6	105.6	127.8	99.6	118.8	97.0	104.0
	(1.7)	(8.6)	(2.4)	(5.5)	(2.4)	(6.1)	(2.2)	(3.9)	(5.5)	(4.5)	(5.3)	(10.9)	(2.2)	(2.7)	(30.7)	(1.4)	(0.2)	(5.4)	(7.8)	(2.6)	(3.9)	(3.1)	(2.5)
p60	184.2	318.9	124.0	185.6	87.9	261.6	107.1	173.9	194.8	87.3	207.0	262.0	44.2	69.5	927.0	73.8	351.8	176.7	207.9	132.3	153.2	118.2	153.9
	(2.4)	(7.7)	(3.0)	(9.0)	(3.3)	(6.3)	(4.1)	(4.6)	(5.7)	(4.7)	(6.0)	(16.5)	(3.0)	(3.4)	(36.5)	(1.3)	(0.6)	(6.0)	(5.1)	(3.6)	(4.4)	(3.6)	(3.0)
p70	265.5	405.0	157.8	297.3	118.5	360.3	144.2	237.0	277.9	106.3	276.8	344.0	60.3	83.3	1229.5	99.1	420.0	250.5	281.3	176.8	192.9	141.8	216.1
	(2.9)	(13.5)	(3.1)	(9.5)	(3.3)	(8.9)	(5.3)	(6.2)	(7.1)	(5.9)	(7.7)	(17.2)	(3.6)	(3.4)	(39.8)	(2.2)	(0.6)	(7.6)	(8.9)	(5.4)	(5.2)	(5.1)	(3.3)
p80	383.2	546.5	202.4	430.9	162.2	504.6	190.7	346.9	396.9	150.2	401.7	488.9	87.0	102.2	1666.2	145.3	566.0	347.5	406.8	245.8	251.2	176.4	312.6
	(5.0)	(15.3)	(4.1)	(14.2)	(6.1)	(20.0)	(6.8)	(8.7)	(9.0)	(8.7)	(15.7)	(33.7)	(5.6)	(4.6)	(94.0)	(3.2)	(2.2)	(8.0)	(12.8)	(6.7)	(7.9)	(5.6)	(4.3)
p90	644.6	849.6	296.8	726.2	282.5	800.1	287.0	561.7	633.6	252.5	703.0	761.1	143.5	154.2	2861.7	223.5	870.1	538.2	702.1	399.0	400.5	245.2	499.7
	(12.7)	(26.0)	(10.4)	(27.5)	(15.1)	(26.8)	(11.5)	(20.8)	(16.8)	(19.9)	(27.5)	(55.7)	(12.1)	(11.5)	(191.6)	(6.0)	(2.0)	(21.0)	(26.7)	(15.3)	(20.1)	(12.9)	(8.6)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
Net wealth is the difference between total household assets and total household liabilities. Total assets include real assets (the value of the household main residence for homeowners, other real estate property, vehicles, valuables such as jewellery, works of art, antiques, etc. and value of self-employment businesses) and financial assets (deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets). Total liabilities include mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail).
See country notes: AT1, AT2, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV2, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table J4 Net wealth inequality indicators

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Share indicators (%)	Top 5% share	39.7	33.4	26.8	41.2	47.7	36.6	28.8	40.6	35.9	34.2	41.7	32.3	42.8	36.6	34.4	33.7	27.4	31.9	37.1	38.2	32.1	21.5	35.3
		(0.7)	(2.2)	(1.5)	(1.6)	(5.3)	(1.6)	(3.1)	(2.0)	(0.9)	(3.4)	(1.7)	(1.9)	(3.7)	(4.3)	(2.1)	(1.5)	(0.1)	(1.6)	(3.0)	(2.1)	(1.8)	(2.3)	(0.7)
	Top 10% share	53.4	45.9	39.1	55.5	59	49.8	41.3	53.2	49.9	47.1	54.6	46.1	55.1	46.8	47.9	46.3	40	46.7	51.5	50.9	44.5	32.6	49.6
		(0.6)	(2.0)	(1.4)	(1.4)	(4.2)	(1.4)	(2.8)	(1.7)	(0.8)	(2.9)	(1.4)	(1.9)	(3.4)	(4.1)	(1.9)	(1.3)	(0.2)	(1.4)	(2.5)	(1.7)	(1.7)	(2.2)	(0.6)
	50-90% share	40.6	43.9	48.3	41.1	33.6	42.9	46.6	39	44.1	42.6	36.4	44.4	36.9	39	43.1	42.7	45.6	49	43.9	40.3	43.6	47.6	45
		(0.5)	(1.6)	(1.2)	(1.3)	(3.5)	(1.2)	(2.2)	(1.4)	(0.7)	(2.3)	(1.2)	(1.6)	(2.6)	(3.0)	(1.5)	(1.0)	(0.2)	(1.3)	(2.3)	(1.4)	(1.3)	(1.5)	(0.5)
Quantile ratio indicators	p90/p50 ratio	5.2	3.5	3	6.8	4.3	4.1	3.4	4.4	5	3.9	4.4	3.8	4.6	2.9	4	4	3.2	5.1	5.5	4	3.4	2.5	4.8
		(0.1)	(0.1)	(0.1)	(0.5)	(0.3)	(0.2)	(0.1)	(0.2)	(0.2)	(0.3)	(0.2)	(0.3)	(0.4)	(0.2)	(0.3)	(0.1)	(0.0)	(0.3)	(0.4)	(0.2)	(0.2)	(0.1)	(0.1)
	p80/p20 ratio	33.1	19.6	10.3	61.9	11.4	44.7	12.7	19.1	37.3	11.6	10.7	29	11.7	4.4	21.3	9.7	7.1	57.7	41.5	18.3	10.3	4.2	82.5
		(1.5)	(3.1)	(1.1)	(8.5)	(1.2)	(5.9)	(1.0)	(2.3)	(2.5)	(3.2)	(1.4)	(11.0)	(3.7)	(0.5)	(3.7)	(0.4)	(0.1)	(5.5)	(3.2)	(3.1)	(1.7)	(0.3)	(9.4)
Inequality measures	Gini coefficient	0.694	0.619	0.563	0.727	0.709	0.666	0.58	0.68	0.676	0.623	0.671	0.633	0.685	0.58	0.638	0.614	0.547	0.679	0.693	0.655	0.593	0.456	0.683
		(0.004)	(0.014)	(0.012)	(0.008)	(0.030)	(0.010)	(0.020)	(0.012)	(0.006)	(0.021)	(0.010)	(0.015)	(0.025)	(0.032)	(0.014)	(0.010)	(0.001)	(0.010)	(0.015)	(0.012)	(0.013)	(0.019)	(0.005)
	Atkinson (e=1)	0.723	0.67	0.553	0.778	0.711	0.676	0.624	0.667	0.723	0.624	0.675	0.64	0.696	0.499	0.661	0.571	0.569	0.704	0.749	0.677	0.587	0.394	0.697
		(0.005)	(0.016)	(0.013)	(0.010)	(0.031)	(0.011)	(0.018)	(0.014)	(0.007)	(0.028)	(0.013)	(0.022)	(0.034)	(0.037)	(0.023)	(0.012)	(0.001)	(0.011)	(0.014)	(0.016)	(0.017)	(0.023)	(0.008)
	Theil index	0.998	0.752	0.537	1.029	1.358	0.873	0.644	1.116	0.929	0.742	1	0.707	1.018	0.781	0.812	0.773	0.579	0.766	0.941	0.882	0.664	0.381	0.797
		(0.023)	(0.055)	(0.033)	(0.043)	(0.2)	(0.062)	(0.082)	(0.1)	(0.029)	(0.087)	(0.053)	(0.045)	(0.1)	(0.1)	(0.078)	(0.045)	(0.002)	(0.041)	(0.097)	(0.068)	(0.040)	(0.048)	(0.021)
	Pietra index	0.513	0.444	0.397	0.545	0.525	0.482	0.415	0.498	0.499	0.449	0.497	0.453	0.506	0.408	0.461	0.449	0.386	0.5	0.514	0.476	0.421	0.319	0.5
		(0.003)	(0.011)	(0.008)	(0.007)	(0.028)	(0.008)	(0.014)	(0.010)	(0.005)	(0.018)	(0.009)	(0.013)	(0.023)	(0.027)	(0.012)	(0.008)	(0.0)	(0.007)	(0.011)	(0.010)	(0.010)	(0.013)	(0.004)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
A higher value of the indicator indicates higher concentration of wealth. The indicators are scale invariant, i.e., the indicator remains unchanged by scaling the wealth distribution by a constant factor.
The quantile ratio indicators are defined as the ratio of the corresponding percentiles of the distribution of net wealth. The percentiles of the distribution are available in table J3.
The Gini coefficient corresponds to the normalised area between the Lorenz curve of the distribution and the 45 degrees line.
The Pietra index corresponds to the maximum vertical distance between the Lorenz curve of the distribution and the 45 degrees line. The Lorenz curve shows the proportion of total wealth belonging to the bottom x % of the population.
The Pietra index, also known as the Ricci index, the Schutz index or the Hoover index is equal to half the relative absolute mean deviation.
The Gini coefficient and the Pietra index are bounded below by zero. They are bounded above by one in the case of non-negative values.
The Atkinson index is defined as 1 minus the ratio of the equally distributed equivalent level of wealth to the mean of the actual wealth distribution. The Atkinson index lies between zero and one.
The Theil index is a special case of the Generalised Entropy (GE) family of indexes. It corresponds to the index GE with parameter a = 1, and lies between zero and infinity.
The Atkinson index and the Theil index are not applicable to variables with zero or negative values. Hence, observations with non-positive values have been dropped from the calculations for these indicators.
The proportions of households having negative net wealth are available in table F3. These proportions are high for DE, IE, NL and FI.
See country notes: AT1, AT2, BE2, CY1, CY2, EE1, EE2, EE3, EE4, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV2, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

K. Middle quintile net wealth indicators
Table K1 Middle quintile net wealth households - selected characteristics
% of households

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA1110i Has HMR	81.4	96.2	95.4	39.8	92.1	95.3	93.7	89.9	77.5	98.8	96.5	93.2	85.5	99.8	87.3	96.3	98.3	72.2	50.3	90.9	97.0	98.5	87.6
	(0.8)	(1.5)	(1.1)	(2.1)	(1.5)	(1.1)	(1.1)	(1.6)	(2.3)	(0.8)	(0.8)	(3.5)	(3.8)	(0.3)	(2.9)	(0.7)	(0.1)	(2.2)	(1.9)	(1.7)	(1.1)	(0.8)	(1.2)
DA1120i Has other real estate property	22.6	5.9	19.7	10.3	28.9	10.6	25.9	44.5	19.3	17.8	19.5	30.3	57.6	17.4	21.6	11.7	22.4	2.3	8.1	23.4	22.2	26.8	32.8
	(0.8)	(1.7)	(1.8)	(2.0)	(2.6)	(1.2)	(2.6)	(2.3)	(1.4)	(2.8)	(2.6)	(4.7)	(6.0)	(3.9)	(3.1)	(1.3)	(0.3)	(0.8)	(1.6)	(2.0)	(2.8)	(3.4)	(1.6)
DA1130i Has vehicles	82.2	81.5	75.8	81.4	48.4	83.7	77.4	79.2	85.1	64.4	86.9	92.1	55.6	62.7	86.9	61.3	87.9	82.3	86.7	82.4	82.1	78.5	75.8
	(0.8)	(2.8)	(1.7)	(2.4)	(3.2)	(1.4)	(2.4)	(1.8)	(1.5)	(4.6)	(1.8)	(3.0)	(5.3)	(4.9)	(2.9)	(2.0)	(0.3)	(2.3)	(1.9)	(1.5)	(2.8)	(2.4)	(1.4)
DA1140i Has self-employment business wealth	8.9	10.0	10.2	6.8	10.6	10.8	11.5	9.7	8.2	2.3	11.2	13.2	3.4	0.3	3.9	5.5	7.3	3.9	4.4	11.9	8.6	8.1	4.1
	(0.5)	(1.9)	(1.5)	(1.6)	(1.8)	(1.8)	(1.7)	(1.3)	(0.9)	(1.1)	(1.6)	(4.5)	(1.2)	(0.3)	(1.4)	(1.0)	(0.1)	(1.1)	(1.4)	(1.7)	(1.4)	(2.6)	(0.6)
DA2101i Has deposits	99.0	97.0	95.7	100.0	100.0	97.8	99.6	100.0	99.9	90.0	97.9	72.3	100.0	90.3	93.0	88.7	93.3	100.0	100.0	98.7	95.2	95.8	100.0
	(0.1)	(0.9)	(0.8)	(0.1)	(0.1)	(0.5)	(0.3)	(0.1)	(0.1)	(3.1)	(0.5)	(6.0)	(0.6)	(3.6)	(2.5)	(1.2)	(0.1)	(0.1)	(0.1)	(0.6)	(1.0)	(1.1)	(0.1)
DA2102i Has mutual funds	10.2	15.8	7.5	23.7	4.2	0.9	< 0.1	5.5	6.9	0.1	6.3	0.4	0.3	0.7	23.0	1.2	3.9	17.3	11.0	1.8	6.6	2.7	32.8
	(0.7)	(2.5)	(1.1)	(2.5)	(1.3)	(0.4)	(0.1)	(1.1)	(0.8)	(0.3)	(1.6)	(0.5)	(0.4)	(0.6)	(2.9)	(0.4)	(0.1)	(2.0)	(2.1)	(0.7)	(1.6)	(1.3)	(1.3)
DA2103i Has bonds	1.8	3.3	1.0	1.6	0.4	10.7	0.0	0.3	0.2	0.0	7.4	0.7	0.0	1.0	1.5	5.6	15.5	0.4	2.9	0.1	0.4	0.3	0.1
	(0.3)	(1.5)	(0.5)	(0.5)	(0.4)	(1.2)	(0.1)	(0.2)	(0.1)	(0.1)	(1.4)	(0.5)	(0.1)	(1.3)	(1.1)	(0.9)	(0.2)	(0.4)	(1.1)	(0.2)	(0.4)	(0.6)	(0.1)
DA2105i Has shares (publicly traded)	6.9	7.4	3.3	12.1	5.4	7.1	0.6	8.6	9.6	2.2	3.1	9.3	0.9	1.0	11.7	0.5	6.0	6.0	2.8	4.1	3.3	2.1	14.2
	(0.5)	(1.8)	(0.8)	(1.7)	(1.3)	(1.1)	(0.5)	(1.1)	(0.9)	(1.2)	(1.1)	(3.8)	(0.5)	(1.0)	(2.3)	(0.2)	(0.1)	(1.4)	(0.9)	(0.9)	(1.0)	(1.4)	(0.9)
DA2107i Has money owed to household	5.1	4.4	8.1	10.4	4.8	2.2	1.4	10.5	3.6	3.3	1.0	1.9	4.1	9.2	9.4	2.6	0.6	4.4	7.3	4.1	2.2	1.3	M
	(0.4)	(1.3)	(1.2)	(1.7)	(1.1)	(0.6)	(0.6)	(1.4)	(0.7)	(1.4)	(0.3)	(1.0)	(2.5)	(2.5)	(2.1)	(0.7)	(0.1)	(1.0)	(1.4)	(1.0)	(1.1)	(0.9)	
DA2109i Has voluntary pensions/whole life insurance	23.6	39.8	13.2	46.2	23.7	14.9	0.1	20.3	38.0	0.9	8.2	8.1	19.8	9.7	61.9	14.0	9.3	14.6	6.7	14.9	20.9	13.7	27.1
	(0.9)	(3.3)	(1.5)	(2.8)	(2.6)	(1.9)	(0.2)	(1.7)	(1.6)	(0.9)	(1.8)	(3.5)	(3.4)	(4.3)	(3.6)	(1.4)	(0.2)	(2.1)	(1.7)	(1.8)	(2.3)	(3.0)	(1.4)
DA2199i Has other types of financial assets	6.8	4.6	16.7	16.5	3.3	2.1	0.2	3.2	10.5	0.0	3.0	0.4	0.7	1.6	6.3	3.7	0.3	3.2	2.5	0.6	1.6	1.0	16.4
	(0.6)	(1.4)	(1.7)	(1.9)	(0.9)	(0.7)	(0.2)	(0.7)	(1.1)	(0.1)	(0.9)	(0.3)	(0.5)	(0.7)	(1.9)	(0.9)	(0.1)	(0.9)	(0.8)	(0.3)	(0.8)	(0.5)	(1.3)
DL1000i Has debt	45.5	59.8	22.9	36.7	50.1	70.5	19.4	59.7	56.2	34.4	29.0	46.2	27.1	22.0	60.9	29.0	41.2	74.1	26.1	49.8	31.7	34.5	64.2
	(0.9)	(3.5)	(1.9)	(2.9)	(2.9)	(1.6)	(2.3)	(2.1)	(1.6)	(4.2)	(2.8)	(5.4)	(4.5)	(4.2)	(4.7)	(1.8)	(0.3)	(2.2)	(2.5)	(2.3)	(2.6)	(3.8)	(1.5)
DL1100i Has mortgage debt	32.5	43.5	16.9	20.5	26.9	48.3	11.8	41.4	42.8	8.0	16.3	34.1	11.2	7.5	43.2	18.7	22.8	68.7	16.8	40.2	12.6	24.1	49.8
	(0.9)	(3.5)	(1.6)	(2.2)	(2.5)	(2.1)	(2.0)	(2.3)	(1.7)	(2.4)	(2.3)	(5.4)	(3.0)	(3.0)	(4.3)	(1.6)	(0.3)	(2.3)	(2.1)	(2.3)	(2.1)	(3.8)	(1.5)
DL1110i Has HMR mortgage	30.6	42.5	15.3	18.5	26.3	46.9	11.2	36.7	39.9	7.9	15.0	31.8	9.6	7.3	40.5	17.9	19.5	68.4	16.4	39.0	11.2	23.4	47.9
	(0.8)	(3.4)	(1.6)	(2.0)	(2.5)	(2.1)	(2.0)	(2.2)	(1.6)	(2.4)	(1.9)	(5.4)	(2.9)	(3.0)	(4.3)	(1.6)	(0.3)	(2.4)	(2.1)	(2.4)	(1.9)	(3.8)	(1.5)
DL1120i Has other property mortgage	3.2	1.1	2.0	2.4	1.1	3.7	0.6	9.9	4.6	< 0.1	1.3	2.6	2.2	0.2	6.0	1.2	3.2	0.7	0.4	1.7	1.4	0.8	4.8
	(0.4)	(0.6)	(0.7)	(1.1)	(0.6)	(0.8)	(0.3)	(1.4)	(0.6)	(0.1)	(1.5)	(1.7)	(0.9)	(0.3)	(1.6)	(0.5)	(0.1)	(0.5)	(0.4)	(0.6)	(0.9)	(0.8)	(0.6)
DL1200i Has non-mortgage debt	26.3	29.0	8.7	25.4	41.1	56.3	10.5	39.6	31.7	28.4	18.0	17.0	19.5	15.7	36.9	15.6	24.2	17.9	12.8	27.3	22.5	12.9	47.7
	(0.8)	(3.0)	(1.4)	(2.8)	(2.8)	(1.8)	(1.7)	(2.1)	(1.4)	(4.1)	(2.2)	(3.7)	(4.2)	(3.4)	(4.0)	(1.4)	(0.2)	(2.1)	(2.0)	(2.1)	(2.3)	(2.4)	(1.5)
DOABLETOSAVE Regular expenses less than income	46.9	56.2	M	75.0	32.4	54.2	20.3	42.9	41.2	20.8	37.9	22.4	31.0	32.9	51.7	25.5	45.7	59.8	63.7	53.6	35.5	45.4	M
	(1.0)	(3.4)		(2.7)	(2.6)	(1.9)	(2.3)	(2.2)	(1.7)	(3.1)	(3.0)	(5.2)	(5.9)	(4.7)	(3.9)	(1.9)	(0.3)	(2.5)	(3.1)	(2.4)	(2.5)	(3.8)	
DOCREDITC Credit constrained household	M	4.2	M	2.7	7.3	2.8	4.9	6.8	5.4	4.3	M	9.1	6.0	14.5	7.7	1.9	3.1	2.7	3.8	5.5	6.2	2.6	3.6
		(1.3)		(1.3)	(1.5)	(0.6)	(1.2)	(1.0)	(0.8)	(1.8)		(3.5)	(2.6)	(3.3)	(2.0)	(0.6)	(0.1)	(1.0)	(1.1)	(1.1)	(1.4)	(1.3)	(0.5)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The table presents selected characteristics of the middle quintile (40%-60%) net wealth households. Net wealth middle quantile is the middle quintile of the euro area countries sample for the euro area column, the middle quantile in a respective country for the country columns.
Other financial assets item includes private non-self-employment businesses, assets in managed accounts and other types of financial assets. Mortgage debt includes mortgages collateralised on household's main residence and mortgages collateralised on other real estate property owned by the household. Non-mortgage debt includes non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period) - unless otherwise specified for a given country (see country notes below for more detail). A credit-constrained household is defined as a household to which one or more of the following situations apply: (i) applied for credit within the last 3 years and was turned down, and did not report successful later reapplication, (ii) applied for credit but were not given as much as they applied for, or (iii) did not apply for credit due to a perceived credit constraint. Households with missing information on applying for credit or on not applying for credit due to a perceived credit constraint are excluded from the calculation of the credit constrained indicator. The ability to save indicator is based on the regular expenses less than income indicator question asking on the balance of expenses and income over the last 12 months (response code expenses less than income). This question is not asked in Finland.
See country notes: AT1, AT2, BE2, CY1, CY2, EE1, EE2, EE3, EE4, ES3, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR3, GR2, GR3, IE1, IT1, IT3, LT1, LU1, LV2, LV3, NL1 for information on country-specific issues that may affect the comparability of the figures.

Table K2 Middle quintile net wealth households - medians
EUR thousands

	euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
DA3001 Total assets	145.6	276.0	102.4	116.6	73.6	245.7	87.0	151.9	163.2	69.7	166.9	222.0	32.6	54.6	789.3	58.2	306.3	230.5	138.5	116.2	121.9	103.1	138.5
	(2.5)	(7.4)	(2.0)	(5.1)	(2.3)	(5.3)	(2.7)	(4.4)	(5.9)	(4.3)	(5.8)	(10.4)	(2.6)	(3.1)	(29.8)	(1.1)	(0.2)	(8.2)	(8.2)	(3.0)	(3.7)	(3.4)	(2.8)
DA1000 Total real assets	124.5	250.2	96.8	58.8	63.3	225.6	82.6	131.5	143.1	66.1	153.0	211.5	30.4	51.2	701.3	52.5	270.0	215.9	98.7	104.7	116.3	97.2	121.2
	(2.0)	(3.9)	(2.9)	(10.2)	(2.7)	(5.6)	(2.2)	(4.3)	(5.5)	(4.6)	(4.4)	(10.5)	(2.2)	(2.8)	(25.5)	(1.5)	(0.7)	(8.2)	(10.5)	(2.9)	(3.6)	(3.6)	(2.9)
DA2100 Total financial assets	13.0	24.2	5.8	45.8	5.6	12.6	2.4	11.4	16.6	0.4	9.8	4.6	1.1	1.6	75.0	2.8	20.0	29.0	23.1	5.4	2.1	5.0	13.6
	(0.6)	(2.9)	(0.5)	(3.7)	(0.7)	(1.3)	(0.4)	(1.5)	(1.0)	(0.1)	(0.8)	(2.5)	(0.4)	(0.4)	(12.3)	(0.4)	(0.1)	(2.3)	(1.3)	(1.0)	(0.6)	(0.7)	(1.0)
DL1000 Total outstanding balance of household's liabilities	52.8	56.2	21.1	25.2	11.3	81.1	27.9	41.6	73.5	3.9	37.0	51.9	3.1	1.5	154.7	6.2	43.1	149.9	31.6	38.9	14.4	20.3	63.2
	(3.9)	(13.3)	(4.8)	(8.1)	(2.9)	(9.1)	(8.9)	(4.5)	(5.6)	(2.4)	(13.9)	(12.8)	(2.8)	(1.6)	(26.3)	(1.0)	(1.9)	(5.8)	(5.9)	(5.0)	(3.6)	(5.2)	(3.8)
DL1100 Outstanding balance of mortgage debt	78.4	85.6	32.6	57.4	40.8	122.5	44.8	65.0	97.1	N	70.0	68.6	19.0	N	225.2	10.9	69.0	157.4	43.5	49.1	30.0	29.2	74.8
	(3.0)	(12.9)	(5.7)	(9.8)	(4.0)	(4.7)	(8.2)	(4.7)	(4.0)		(11.2)	(13.3)	(10.2)		(38.1)	(1.7)	(1.4)	(6.8)	(12.3)	(4.9)	(6.4)	(5.4)	(3.1)
DL1200 Outstanding balance of non-mortgage debt	7.0	5.0	3.5	7.7	1.7	6.6	2.0	7.6	7.0	2.0	5.9	6.8	0.8	0.9	19.0	1.6	5.0	10.0	3.3	5.7	4.6	4.2	8.8
	(0.5)	(1.2)	(1.0)	(1.5)	(0.5)	(0.9)	(0.7)	(0.9)	(0.6)	(1.2)	(1.2)	(2.6)	(0.5)	(0.2)	(3.1)	(0.3)	(0.1)	(1.6)	(2.1)	(1.4)	(2.0)	(1.6)	(0.6)
DN3001 Net wealth	123.5	242.7	97.4	107.0	66.4	193.8	84.6	127.7	125.7	65.2	159.2	200.8	31.5	53.8	718.3	55.6	273.8	105.7	127.9	99.8	118.9	97.1	104.1
	(1.7)	(8.7)	(2.4)	(5.3)	(2.4)	(6.1)	(2.2)	(3.9)	(5.5)	(4.5)	(5.2)	(11.1)	(2.3)	(2.8)	(30.6)	(1.4)	(0.3)	(5.3)	(7.7)	(2.6)	(3.9)	(3.1)	(2.5)
DI2000 Total household gross income	31.2	48.3	19.5	47.4	22.2	53.3	19.2	26.7	31.7	13.0	26.5	27.8	13.0	13.3	90.0	11.8	30.2	50.1	52.3	20.3	26.7	21.1	41.0
	(0.6)	(3.5)	(0.7)	(1.9)	(1.5)	(2.5)	(1.0)	(1.3)	(1.1)	(1.8)	(1.0)	(1.6)	(1.4)	(1.7)	(4.3)	(0.5)	(0.1)	(3.0)	(3.5)	(1.2)	(1.7)	(1.6)	(1.2)

Source: Household Finance and Consumption Survey - wave 2021.
See the section "General notes" for information on the calculation of the tables, the definition of the indicators, and reference periods. Standard errors are shown in brackets below their corresponding figure.
M = missing value, N = too few observations.
The table presents selected characteristics of the middle quintile (40%-60%) net wealth households. Net wealth middle quantile is the middle quintile of the euro area countries sample for the euro area column, the middle quantile in a respective country for the country columns.
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, BE2, CY1, CY2, DE1, EE1, EE2, EE3, EE4, EE5, FI1, FI2, FI3, FI4, FI5, FI6, FI7, FI8, FI9, FR1, FR2, FR3, FR4, FR5, GR1, GR2, GR3, HR1, HU1, IE1, IT1, IT2, IT3, IT4, IT5, LT1, LT2, LU1, LV2, LV3, NL1, PT1 for information on country-specific issues that may affect the comparability of the figures.

X. Demographic information
Table X1 Context table on population structures
% of households

		euro area	BE	CZ	DE	EE	IE	GR	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT	PT	SI	SK	FI
Total population	ALL	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	100.0	100.0
Household size	1	35.7	35.3	29.7	42.0	42.2	27.1	25.7	26.3	37.6	26.7	32.4	20.8	40.2	39.8	33.3	31.8	27.8	42.0	38.2	24.8	34.0	15.9	45.4
	2	31.6	31.1	32.6	33.7	26.6	28.2	29.5	30.3	32.6	29.8	28.2	30.9	28.7	35.3	27.4	28.7	32.0	30.8	34.9	33.3	26.7	30.1	32.7
	3	15.0	13.2	17.6	11.8	14.2	16.1	22.9	20.2	12.6	15.0	19.0	18.2	13.9	13.6	15.9	18.1	18.4	9.8	12.8	21.6	17.1	20.7	9.5
	4	12.6	13.0	15.9	9.1	11.1	16.8	17.6	17.1	12.2	17.5	15.2	17.5	9.0	8.4	15.0	13.9	15.0	12.1	9.2	13.4	8.4	20.1	8.1
	5+	5.1	7.3	4.2	3.4	5.9	11.8	4.4	6.2	5.1	11.1	5.2	12.6	8.3	2.9	8.4	7.5	6.9	5.4	4.9	7.0	13.8	13.2	4.2
Housing status	Owners - outright	40.8	39.6	63.9	28.8	55.9	39.2	63.7	45.5	35.3	73.2	65.1	43.7	68.3	85.0	38.4	70.6	60.4	10.7	34.8	39.5	68.2	65.3	34.4
	Owners - with mortgage	20.8	32.8	11.8	15.7	23.0	30.4	8.2	28.4	22.2	6.0	12.4	27.4	9.6	9.0	27.2	15.2	18.6	46.2	12.8	30.5	9.1	24.4	30.9
	Renters / other	38.3	27.6	24.3	55.5	21.1	30.4	28.0	26.1	42.5	20.8	22.5	28.9	22.2	6.0	34.4	14.2	21.0	43.1	52.4	30.0	22.6	10.3	34.8
Percentile of EA Income	I	20.0	6.9	.	11.8	39.8	12.0	41.7	26.6	17.9	.	25.8	28.5	57.6	54.9	4.0	.	28.0	17.3	8.9	38.8	33.4	38.7	12.0
	II	20.0	18.7	.	13.7	19.7	10.2	29.0	22.1	24.4	.	24.7	19.0	22.1	20.9	5.0	.	17.4	11.4	18.3	24.2	20.6	28.1	19.9
	III	20.0	18.5	.	20.6	17.6	16.4	18.2	22.8	23.0	.	16.5	24.7	10.3	13.2	7.7	.	21.1	16.6	20.5	18.5	20.1	21.3	18.4
	IV	20.0	22.7	.	23.3	14.0	21.5	8.0	17.7	21.4	.	17.1	17.1	6.0	8.7	17.7	.	20.9	23.3	26.1	11.9	16.8	10.2	22.0
	V	20.0	33.3	.	30.6	9.0	39.8	3.0	10.8	13.4	.	16.0	10.8	3.9	2.2	65.6	.	12.6	31.4	26.2	6.6	9.0	1.6	27.7
Quintiles of EA Net Wealth	I	20.0	15.4	.	24.3	18.2	20.2	18.6	17.5	21.0	.	14.0	18.2	25.5	11.2	9.1	.	11.0	24.8	21.9	19.3	15.2	8.1	26.4
	II	20.0	11.7	.	22.4	37.0	11.8	27.3	18.2	20.3	.	14.1	9.0	51.6	54.0	10.6	.	8.7	20.1	22.8	22.9	21.0	29.1	17.2
	III	20.0	14.8	.	13.2	27.6	16.6	32.6	26.0	17.3	.	27.5	18.8	15.7	27.6	7.0	.	14.2	16.1	11.5	29.2	31.6	44.6	21.2
	IV	20.0	26.3	.	17.4	10.8	24.0	15.8	20.6	20.5	.	23.5	28.2	4.3	4.8	9.3	.	30.8	21.9	22.2	18.0	21.5	14.8	20.0
	V	20.0	31.8	.	22.8	6.4	27.4	5.7	17.7	20.9	.	20.9	25.8	2.9	2.4	63.9	.	35.3	17.0	21.6	10.7	10.6	3.5	15.2
Age of RP	16-34	13.2	14.6	8.9	17.8	18.4	12.6	10.9	7.4	16.3	10.3	6.0	13.4	15.4	12.1	16.2	12.2	18.6	17.7	10.2	6.0	8.8	10.7	22.0
	35-44	16.1	16.8	19.6	15.4	17.3	22.4	16.8	18.7	16.1	17.3	13.7	23.2	16.9	17.2	22.7	18.7	21.5	16.2	13.9	17.5	16.0	24.3	15.5
	45-54	19.4	19.4	20.0	18.5	17.8	21.6	23.3	23.7	17.3	18.3	20.2	22.1	16.6	18.0	20.4	21.4	17.7	17.4	20.0	21.4	20.6	20.5	14.8
	55-64	19.9	19.0	19.9	19.5	17.4	17.3	23.3	20.4	18.8	20.8	21.2	17.5	22.3	21.9	21.1	18.5	15.9	19.5	21.2	19.8	24.2	20.6	17.1
	65-74	15.7	15.4	17.3	12.6	15.4	14.2	15.2	15.4	16.4	18.0	18.8	13.2	14.5	15.5	13.0	16.1	16.3	18.0	18.8	17.1	17.4	15.8	16.5
	75+	15.7	14.8	14.3	16.1	13.8	12.0	10.6	14.4	15.1	15.3	20.1	10.5	14.3	15.3	6.5	13.1	10.1	11.3	15.8	18.1	13.0	8.2	14.1
Work status of RP	Employee	49.4	53.3	52.5	58.5	59.4	53.8	48.4	46.0	45.2	51.3	38.5	56.6	58.8	52.3	61.6	57.8	60.4	56.3	46.3	49.1	52.3	55.7	47.6
	Self-employed	9.3	7.3	11.8	7.2	6.3	8.9	15.4	8.8	7.9	2.4	16.2	9.4	4.6	7.1	6.1	7.9	7.4	5.8	5.5	10.3	6.9	12.4	5.5
	Retired	31.2	30.9	31.8	28.6	27.0	23.2	28.4	28.5	36.4	40.3	32.3	25.2	25.7	32.3	26.7	30.1	23.1	25.5	43.5	32.6	35.8	27.8	31.8
	Other not working	10.1	8.5	3.9	5.6	7.3	14.2	7.8	16.7	10.4	5.9	13.0	8.8	10.9	8.3	5.6	4.2	9.0	12.5	4.6	7.9	4.9	4.1	15.1
Education of RP	Basic or no education	27.7	19.9	7.3	9.3	12.1	26.6	25.3	44.2	27.3	20.6	50.4	20.9	16.5	3.3	19.6	17.5	52.3	24.3	13.3	59.8	15.5	8.0	22.1
	Secondary	40.1	32.6	69.7	54.7	46.1	27.9	44.7	20.1	40.1	56.9	33.1	46.4	48.9	21.9	30.0	51.1	23.7	34.2	62.4	18.6	55.3	64.5	43.0
	Tertiary	32.1	47.5	23.0	35.9	41.9	45.5	30.0	35.7	32.6	22.5	16.6	32.7	34.6	74.8	50.4	31.4	24.0	41.5	24.2	21.6	29.2	27.5	34.9
	DK/NA	< 0.1	.	.	0.1	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.

Source: Household Finance and Consumption Survey - wave 2021.
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.

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

General notes

All statistics in this document are calculated using the final estimation weights, which ensure that the figures are representative of the population. Within each country, the sum of estimation weights equals the total number of households in the country, so that the sum of weights in the whole dataset equals the total number of households in the countries participating in the survey. The euro area results correspond to the 19 euro area countries participating in the survey.

The document "The Household Finance and Consumption Survey – Methodological Report for the 2021 wave" provides a detailed overview of the main methodological features of the survey. That report describes the survey mode, fieldwork, the questionnaire, the sample design, the unit and item nonresponse and weighting, multiple estimation, variance estimation, statistical disclosure control, and comparability issues of the HFCS.

In the interpretation of results it should be kept in mind that the reference years of the country surveys vary between 2019 and 2021, as indicated in the table of reference periods available on the following pages. The differences in reference years can be particularly relevant for the values of financial and real assets.

Percentage shares may not sum to 100 because of rounding.
• <0.1 stands for a value that is between -0.05 and 0.05.
• M stands for a missing value – item was not collected in a given country or comparable information is not available in the HFCS database.
• N stands for "not calculated" because less than 25 observations are available.

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	07/2020 – 06/2021	Time of interview	2019
Czech Republic	02/2020 – 02/2022	Time of interview	Last calendar year
Germany	04/2021 – 01/2022	Time of interview	Last calendar year
Estonia	01/2021 – 08/2021	Time of interview*	2020
Ireland	07/2020 – 01/2021	Time of interview	Last 12 months
Greece	10/2021 – 04/2022	2021	Last 12 months
Spain	11/2020 – 07/2021	Time of interview	2019
France	09/2020 – 03/2021	Time of interview	2020***
Croatia	09/2020 – 12/2020	Time of interview	Last 12 months
Italy	03/2021 – 12/2021	31 December 2020**	2020
Cyprus	03/2021 – 11/2021	Time of interview	2019
Latvia	08/2020 – 12/2020	Time of interview	2019
Lithuania	09/2020 – 02/2022	Time of interview	Time of interview
Luxembourg	10/2021 – 12/2021	Time of interview	2020
Hungary	10/2020 – 12/2020	Time of interview	Last 12 months
Malta	11/2020 – 02/2021	31 October 2020	2020
Netherlands	05/2021 – 06/2021	Time of interview	2020
Austria	05/2021 – 02/2022	Time of interview	2020
Portugal	10/2020 – 02/2021	Time of interview	2019
Slovenia	06/2020 – 12/2021	Time of interview	Last calendar year
Slovakia	07/2021 – 10/2021	Time of interview	2020
Finland	01/2020 – 06/2020	31 December 2019	2019

* Time of interview for variables collected at the interview; 30 April 2021 for variables derived from register data.
** Time of interview for value of dwellings.
*** The reference year for the income data for France is based on 2019 administrative data (fiscal data) adjusted statistically to reflect household income in 2020 as much as possible.

Inflation adjustment factors

	Inflation adjustment factor between waves			HICP 2015=100, annual data			
	Waves 2010 and 2021 (waves 1 and 4)	Waves 2014 and 2021 (waves 2 and 4)	Waves 2017 and 2021 (waves 3 and 4)	Wave 2010 (wave 1)	Wave 2014 (wave 2)	Wave 2017 (wave 3)	Wave 2021 (wave 4) *
Belgium	1.2130524	1.1240692	1.0738249	92.09	99.38	104.03	111.71
Czech Republic	.	.	.	.	.	.	111.40
Germany	1.1779935	1.0996979	1.0695397	92.70	99.30	102.10	109.20
Estonia	.	1.1534285	1.0980092	.	99.46	104.48	114.72
Ireland	.	1.0150451	1.0039683	.	99.70	100.80	101.20
Greece	1.0731990	1.0063297	0.9981362	94.81	101.11	101.94	101.75
Spain	1.0719001	1.0325947	1.0218311	96.94	100.63	101.69	103.91
France	1.1648637	1.0777700	1.0612004	92.44	99.91	101.47	107.68
Croatia	.	.	1.0237409	.	.	100.67	103.06
Italy	1.1123110	1.0310310	1.0310310	92.60	99.90	99.90	103.00
Cyprus	1.0718267	1.0034459	1.0248366	95.09	101.57	99.45	101.92
Latvia	.	1.0884858	1.0545631	.	99.79	103.00	108.62
Lithuania	.	.	1.1496822	.	.	100.68	115.75
Luxembourg	1.1987095	1.0967581	1.0518184	91.44	99.94	104.21	109.61
Hungary	.	1.1321793	1.1002528	.	99.94	102.84	113.15
Malta	1.1588408	1.0845228	1.0542121	91.79	98.08	100.90	106.37
Netherlands	1.2059211	1.1056600	1.0846154	91.20	99.47	101.40	109.98
Austria	1.2365210	1.1235887	1.0798295	90.14	99.20	103.22	111.46
Portugal	1.1264818	1.0439428	1.0135029	91.95	99.22	102.20	103.58
Slovenia	1.1396761	1.0615262	1.0549310	93.86	100.77	101.40	106.97
Slovakia	1.2163813	1.1114101	1.1053518	91.69	100.35	100.90	111.53
Finland	1.1596507	1.0466855	1.0317761	89.32	98.96	100.39	103.58

Statistical tables are in nominal terms for all waves. Inflation adjustment factors can be used to express values in EUR in the prices of the most recent wave.
HICP, harmonised index of consumer prices, Eurostat, table prc_hicp_aind.
See the table on reference periods for the precise years for the HICP.
Estonia, Ireland, Latvia and Hungary did not participate in wave 2010 (wave 1).
Croatia and Lithuania did not participate in waves 2010 and 2014 (waves 1 and 2).
Czech Republic did not participate in waves 2010, 2014 and 2017 (waves 1, 2 and 3).

Country specific notes

Austria

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

AT2   Every farmer is treated as having a self-employed business. In case the farmer could not separate the values of the household's main residence from the value of the farm the value was split during the imputation procedure according to similar farmers who gave separated values. The total of self-employed business and household main residence was not changed by the procedure but only the share going towards each category was imputed. If the farmer also reported other real estate asset used for business purposes additional to the amount he puts into his farming business asset, this asset is added to his farming business asset.

AT3   If respondents were not able to provide gross amounts, net information was collected for employee income, self-employment income, pension income, and income from financial assets, and converted to gross amounts using information on the employment status, household structure, geographical location, the tax code and the flat capital income tax of 25%.

Belgium

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

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

Cyprus

CY1   Following a methodological update, improving on accuracy and coverage across regions, weights have been revised for all HFCS waves. Consequently, any comparison with estimates based on previous versions of the weights needs to be made with caution.

CY2   Information on pensions was not collected in Wave 4 for a large share of respondents.

Germany

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

Estonia

EE1   Information on credit card and credit line/overdraft debt is mostly based on register data.

EE2   Information on pension wealth is based on register data for Estonian pension plans and is a mix of register and interview data for foreign pension plans.

EE3   Information on most financial assets is a mix of register and interview data.

EE4   Information on non-collateralised loans and leasing is based on register data.

EE5   Unemployment benefits and self-employment income were collected from registers. Information on public transfers, employee and pension income is a mix of register and interview data.

Spain

ES1   Food expenditure at home includes also food expenditure outside home; food expenditure outside home was not collected separately.

ES2   The variable on ability to get financial assistance from friends or relatives was not collected.

ES3   The variable on re-applying for credit was not collected.

Finland

FI1   Housing and real wealth variables are mostly based on register data or register-based estimation. The value of HMR was estimated using administrative data on dwellings and sales price data.

FI2   Except for deposits and whole life insurance, financial wealth variables are mostly based on register data.

FI3   The value of limited liability companies is available only for companies who have paid out dividends. Business wealth is based on tax values.

FI4   Information on valuables was not collected.

FI5   Other property mortgages are not collected for individual properties, but to all other real estate properties.

FI6   Information on managed accounts was not collected.

FI7   Information on money owed to household was not collected.

FI8   HMR mortgages are based on register data. Other liabilities are based on register data supplemented with survey responses (mostly consumption loans and credit card debt). Liabilities are collected by the purpose of the loan, not by collateral. Liabilities do not include households' share of housing company loans.

FI9   Individual private voluntary pensions are estimated from register data, values of whole life insurance are based on survey responses.

FI10   Consumption variables are to a large extent statistically matched from the Household Budget Survey (HBS).

France

FR1   Information on HMR and other real estate mortgages covers loans that either have a mortgage on the property or are related to the property purchase and have a mortgage, a registration in lender's privilege, or a collateral provided by either "Crédit Logement", other guarantee company, a mutual insurance company, a private individual, a financial guaranty, or another type of guarantee.

FR2   Income data are obtained from administrative data sources. Income is defined as gross of income taxes and net of social contributions. In wave 4 income data do not include Covid-19 related aids.

FR3   Information on private loans was not collected separately, but is included in non-collateralised loans.

FR4   The variable on income from private business other than self-employment was not collected

FR5   The variable on income from other sources was not collected.

Greece

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

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

Croatia
HR1   In Wave 4 a new set of warning controls was introduced in the questionnaire in order to discourage zero-income household cases, which resulted in a better quality of all income related data.

Hungary
HU1   If respondents were not able to provide gross amounts, net income was collected and converted to gross amounts.
HU2   Variables on 'household was denied credit' and 'households re-applying for credit' were not collected.

Ireland
IE1   Credit card balance is taken from registers and correspond to the amount owed a the end of the month. This may include delayed payments.

Italy
IT1   In Wave 4, the sample design of the survey has been modified to improve the statistical coverage of indebted households and high-income households. As a result the estimates are not directly comparable with the ones reported in the statistical tables of previous waves.
IT2   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.
IT3   Liabilities are collected by the purpose of the loan, not by collateral. The information on the type of collateral used is collected, but it is possible that more than one type of collateral is used for the same debt and the amount of loan can be higher than the value of property indicated as collateral.
IT4   Income from financial assets is not directly collected, but it is estimated using the information on owned financial assets and average interest rates.
IT5   The variable on income from private business other than self-employment was not collected

Lithuania
LT1   Information on households' liabilities is based on registers
LT2   Income variables were collected net of taxes. Administrative data was used to adjust them to gross values.

Luxembourg
LU1   The pension section of the survey questionnaire is country specific and did not follow the HFCS core questionnaire.

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

Netherlands
NL1   The first two waves of the HFCS were based on smaller samples (ca. 1,200 households) than in 2017 and 2021 and information on assets and liabilities was derived from existing Dutch surveys. The most recent waves used a sample of ca. 2,500 households and followed the wording of the HFCN questionnaire exactly. Therefore, the previous two waves may show more sampling uncertainty, and differences in the wording may also have influenced the outcomes. Overall, the data from the 2017 and 2021 waves are better aligned with the data on household wealth published by Statistics Netherlands.

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

Back matter

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

Abbreviations
Countries

AT	Austria	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 Interviewing	ISCED	International Standard Classification of Education
CATI	Computer-assisted Telephone Interviewing		
CASI	Computer-assisted Self-Interviewing	ISCO	International Standard Classification of Occupations
CAWI	Computer-assisted Web Interviewing		
DK/NA	Don't know/No answer	MI	Multiple Imputation
EA	Euro-Area	NACE	European Classification of Economic Activities
ESA	European System of Accounts	NCB	National Central Bank
EU-SILC	European Union Statistics on Income and Living Conditions	NSI	National Statistical Institute
		PAPI	Paper-and pencil Interviewing
FKP	Financially knowledgeable person	PSU	Primary Sampling Unit
HFCN	Household Finance and Consumption Network	RP	Reference Person
HFCS	Household Finance and Consumption Survey	UDB	User Database
HMR	Household Main Residence		

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