

A. Main variables

Table A4 Net wealth: means - breakdowns

EUR thousands

	All	BE	DE	GR	ES	FR	IT	CY	LU	MT	NL	AT	PT	SI	SK	FI
Total population	230.8	338.6	195.2	147.8	291.4	233.4	275.2	670.9	710.1	366.0	170.2	265.0	152.9	148.7	79.7	161.5
	4.2	11.8	11.9	5.0	9.2	5.8	8.1	56.5	58.2	51.8	6.2	47.9	8.1	11.5	2.0	1.9
Income																
Bottom 20%	89.2	152.6	42.1	71.7	142.4	79.2	108.1	273.2	254.9	180.2	127.5	69.5	68.2	87.6	51.1	57.2
20-40%	124.9	252.3	78.8	100.0	181.4	119.2	154.4	330.2	360.8	246.7	130.6	139.7	84.1	112.1	66.4	96.4
40-60%	172.5	316.3	123.1	139.8	233.5	156.3	204.5	423.9	476.5	251.8	139.3	205.0	109.5	134.4	72.9	127.2
60-80%	226.8	380.9	192.8	160.3	288.3	224.7	286.7	750.1	722.0	351.5	198.0	287.2	135.9	129.0	84.6	176.1
80-90%	347.8	434.8	390.6	209.3	388.8	322.1	365.7	1250.7	1133.5	454.4	212.6	374.7	195.3	242.0	110.7	211.4
90-100%	734.0	750.5	692.4	327.8	839.1	853.2	880.4	2049.5	2354.2	1161.1	300.0	875.2	539.8	323.4	137.6	490.1
Net wealth																
Bottom 20%	-2.8	2.8	-4.6	2.3	9.2	-0.9	5.5	8.7	2.3	20.8	-28.1	-7.4	0.9	7.5	12.9	-9.1
20-40%	29.4	78.6	13.1	45.7	98.5	21.4	61.7	124.3	134.3	114.2	29.1	17.0	30.7	52.2	41.1	17.8
40-60%	111.9	209.5	55.6	101.5	182.7	115.5	173.2	270.8	393.2	215.9	105.8	79.9	75.2	103.1	61.1	87.2
60-80%	235.1	367.2	167.7	170.9	295.0	243.5	288.6	546.9	655.0	346.3	224.0	214.9	138.7	182.0	88.6	187.8
80-90%	398.8	580.9	334.2	264.8	477.7	409.0	461.9	1139.1	1093.8	553.4	359.6	406.9	232.9	270.9	127.8	321.4
90-100%	1163.3	1494.8	1157.2	574.3	1267.4	1166.4	1235.5	4159.1	3659.2	1722.4	684.3	1638.1	806.8	543.0	262.1	727.4
Household size																
1	134.9	252.5	100.2	71.9	206.0	150.6	169.6	233.4	410.8	191.3	115.8	112.8	106.4	91.8	52.6	87.8
2	279.4	409.0	267.7	139.3	313.3	295.7	310.4	634.2	876.5	326.2	216.8	284.9	159.2	120.2	75.7	209.6
3	246.7	331.5	191.0	179.3	289.3	252.6	307.6	680.1	798.5	317.8	127.7	371.6	150.9	156.5	97.9	193.7
4	285.4	381.5	242.5	184.1	334.7	274.1	332.0	859.3	713.3	342.6	211.1	421.4	187.0	215.7	96.5	207.1
5+	307.9	374.7	426.2	186.1	299.1	255.4	254.6	1207.0	1017.4	895.6	239.9	664.5	159.7	254.0	78.3	251.9
Age of RP																
16-34	71.3	101.7	39.8	73.0	134.7	66.8	114.7	331.4	163.4	161.4	48.3	77.8	65.7	114.1	50.3	36.2
35-44	191.3	260.4	175.6	148.4	213.9	196.1	209.4	650.9	518.5	277.4	124.7	284.0	120.2	164.0	84.9	153.0
45-54	266.6	370.9	225.9	189.9	341.6	278.0	296.4	964.5	818.1	575.3	180.9	380.4	162.8	174.9	88.9	197.5
55-64	344.4	436.3	330.7	187.1	467.0	343.2	394.8	964.9	855.3	452.1	209.3	342.7	237.3	163.2	94.8	234.0
65-74	283.6	500.5	248.5	151.6	331.6	324.6	324.9	581.2	1245.8	257.7	225.9	246.5	166.3	115.1	71.6	225.0
75+	220.9	432.4	166.8	114.3	265.8	241.2	237.1	229.9	882.2	270.5	271.1	191.4	135.4	113.7	76.5	167.0
Housing status																
Owners - outright	391.3	535.3	457.8	197.7	379.9	429.6	385.4	911.2	1352.8	403.3	438.5	478.8	222.0	174.3	88.2	281.6
Owners - with mortgage	266.6	336.8	270.1	158.3	250.2	269.9	352.2	731.6	619.3	692.6	208.4	503.5	154.9	191.9	80.3	164.8
Renters / other	49.5	73.8	47.7	36.6	68.9	51.5	43.4	150.4	129.9	79.1	48.8	62.0	37.5	21.0	10.9	16.4

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

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

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