

Annex: Additional tables from the article “Portuguese Household Finance and Consumption Survey: results for 2017 and comparison with the previous waves”.

Table A1. Participation and median values conditional on participation: total of real assets

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	61.1	55.2	57.0	-6*	2	-4
20-40	97.3	95.6	97.4	-2	2	0
40-60	99.5	99.3	99.4	0	0	0
60-80	100.0	100.0	100.0	0	0	0
80-90	100.0	100.0	100.0	0	0	0
>90	100.0	100.0	100.0	0	0	0
Income percentile						
<=20	79.6	74.0	73.9	-6*	0	-6**
20-40	87.0	86.8	87.1	0	0	0
40-60	94.2	93.7	95.6	-1	2	1
60-80	99.1	99.1	99.1	0	0	0
80-90	99.1	99.1	99.1	0	0	0
>90	99.3	99.2	99.8	0	1	1
Age of the reference person						
<35	90.9	84.3	84.8	-7	0	-6
35-44	94.9	94.8	95.0	0	0	0
45-54	94.6	90.6	93.7	-4	3	-1
55-64	90.7	91.2	90.4	0	-1	0
65-74	90.7	91.2	90.4	0	-1	0
>=75	81.5	83.8	85.3	2	1	4
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	5.3	3.6	3.8	-33	8	-28
20-40	50.1	36.8	44.1	-27**	20	-12
40-60	91.1	72.7	82.2	-20***	13***	-10**
60-80	164.2	126.5	133.4	-23***	5	-19***
80-90	258.2	207.2	233.2	-20***	13**	-10*
>90	538.5	410.8	469.3	-24***	14*	-13
Income percentile						
<=20	65.5	51.2	57.9	-22***	13	-12
20-40	89.9	69.5	71.1	-23***	2	-21***
40-60	105.7	94.8	93.4	-10	-1	-12*
60-80	130.6	109.4	118.1	-16**	8	-10
80-90	194.0	154.3	157.5	-20***	2	-19***
>90	284.8	259.2	286.6	-9	11	1
Age of the reference person						
<35	105.0	93.6	58.8	-11	-37**	-44***
35-44	126.1	110.4	109.9	-12**	0	-13*
45-54	138.7	105.7	115.5	-24***	9	-17**
55-64	137.0	107.5	106.0	-22***	-1	-23***
65-74	87.9	86.1	89.3	-2	4	2
>=75	81.9	67.6	79.6	-17*	18	-3

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A2. Participation and median values conditional on participation: household main residence

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	20.6	19.1	13.8	-1	-5*	-7**
20-40	78.1	73.7	75.5	-4	2	-3
40-60	90.8	89.6	91.8	-1	2	1
60-80	95.0	95.8	95.8	1	0	1
80-90	96.4	94.2	94.8	-2	1	-2
>90	94.5	96.5	96.5	2	0	2
Income percentile						
<=20	67.3	60.6	60.3	-7**	0	-7**
20-40	69.5	66.8	68.1	-3	1	-1
40-60	76.8	76.1	75.2	-1	-1	-2
60-80	79.4	78.7	82.8	-1	4	3
80-90	86.0	89.0	81.8	3	-7*	-4
>90	87.6	93.7	90.5	6**	-3	3
Age of the reference person						
<35	60.1	54.9	45.1	-5	-10*	-15***
35-44	78.4	79.7	77.3	1	-2	-1
45-54	82.2	76.1	76.6	-6*	1	-6
55-64	79.8	78.8	80.2	-1	1	0
65-74	78.8	79.2	78.2	0	-1	-1
>=75	72.4	71.2	76.2	-1	5	4
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	73.3	71.0	62.6	-2	-8	-11
20-40	54.7	49.6	50.0	-5	0	-5
40-60	86.1	69.5	75.2	-17***	6	-11**
60-80	136.7	101.4	110.0	-35***	9	-27***
80-90	191.5	152.1	152.0	-39***	0	-39***
>90	218.8	201.3	209.4	-18	8	-9
Income percentile						
<=20	68.4	51.8	61.3	-17***	9*	-7
20-40	95.7	71.9	75.6	-24***	4	-20***
40-60	99.5	89.3	90.0	-10	1	-10
60-80	112.6	101.4	100.0	-11	-1	-13
80-90	143.7	121.7	128.6	-22	7	-15
>90	191.5	153.1	188.4	-38***	35**	-3
Age of the reference person						
<35	121.4	109.0	100.0	-12	-9	-21*
35-44	120.4	101.4	106.0	-19*	5	-14
45-54	109.4	100.1	100.0	-9	0	-9
55-64	109.4	99.4	98.7	-10	-1	-11
65-74	81.9	76.1	85.3	-6	9	3
>=75	72.1	63.2	74.8	-9	12	3

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A3. Participation and median values conditional on participation: other real estate properties

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	4.8	4.3	3.0	-1	-1	-2
20-40	15.5	18.0	18.3	2	0	3
40-60	23.2	25.9	23.6	3	-2	0
60-80	34.4	37.1	35.1	3	-2	1
80-90	54.4	53.6	58.7	-1	5	4
>90	81.0	78.9	73.5	-2	-5	-8**
Income percentile						
<=20	22.0	19.8	18.3	-2	-1	-4
20-40	24.2	26.6	25.3	2	-1	1
40-60	21.4	28.8	25.1	7**	-4	4
60-80	30.1	30.1	31.1	0	1	1
80-90	40.5	38.4	38.1	-2	0	-2
>90	55.5	54.5	54.7	-1	0	-1
Age of the reference person						
<35	17.1	16.0	13.5	-1	-3	-4
35-44	22.1	22.8	23.8	1	1	2
45-54	30.0	30.3	29.5	0	-1	-1
55-64	38.6	34.4	34.2	-4	0	-4
65-74	33.7	41.9	35.7	8**	-6*	2
>=75	33.6	35.0	33.0	1	-2	-1
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	5.4	60.8	8.5	55*	-52*	3
20-40	9.6	9.0	7.0	-1	-2	-3
40-60	19.5	16.7	15.9	-3	-1	-4
60-80	54.6	38.3	36.3	-16*	-2	-18**
80-90	97.0	79.4	83.8	-18	4	-13
>90	273.5	179.0	198.6	-95***	20	-75**
Income percentile						
<=20	15.3	13.7	17.3	-2	4	2
20-40	41.0	19.1	20.4	-22**	1	-21**
40-60	67.1	49.6	36.0	-17	-14	-31**
60-80	76.2	58.7	54.6	-17	-4	-22*
80-90	98.4	70.8	77.2	-28	6	-21
>90	134.6	120.2	148.8	-14	29*	14
Age of the reference person						
<35	53.6	37.1	49.7	-16	13	-4
35-44	87.5	64.7	56.4	-23**	-8	-31***
45-54	91.9	50.7	60.0	-41***	9	-32**
55-64	82.1	60.8	50.0	-21	-11	-32***
65-74	41.0	45.9	48.4	5	3	7
>=75	41.6	25.2	46.8	-16	22*	5

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A4. Participation and median values conditional on participation: self-employment businesses

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	0.3	3.6	3.6	3***	0	3***
20-40	3.0	7.1	6.9	4***	0	4**
40-60	5.0	9.3	10.9	4**	2	6***
60-80	8.7	12.3	16.0	4	4	7***
80-90	21.5	22.8	23.7	1	1	2
>90	37.7	39.2	43.0	1	4	5
Income percentile						
<=20	2.4	3.2	7.1	1	4***	5***
20-40	6.6	7.0	6.1	0	-1	-1
40-60	11.1	11.8	12.6	1	1	2
60-80	10.6	13.4	17.5	3	4*	7**
80-90	14.9	25.2	24.3	10**	-1	9**
>90	17.0	30.7	30.4	14***	0	13***
Age of the reference person						
<35	8.4	11.0	14.3	3	3	6*
35-44	12.0	16.8	21.0	5*	4*	9***
45-54	13.4	17.0	20.2	4	3	7***
55-64	12.4	14.9	15.6	3	1	3
65-74	4.3	9.0	7.1	5***	-2	3*
>=75	2.0	3.2	3.7	1	1	2
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	14.4	0.2	1.0	-14	1	-13
20-40	10.1	4.8	6.2	-5	1	-4
40-60	26.1	5.0	7.5	-21**	3	-19*
60-80	21.9	12.0	13.4	-10	1	-9
80-90	64.4	21.3	50.0	-43*	29*	-14
>90	186.6	153.1	164.0	-34	11	-23
Income percentile						
<=20	28.4	5.4	5.4	-23	0	-23
20-40	25.3	8.8	10.0	-16	1	-15
40-60	42.7	7.8	13.6	-35*	6	-29
60-80	54.7	11.8	31.0	-43*	19*	-24
80-90	89.7	22.4	19.0	-67	-3	-71
>90	102.1	54.0	74.8	-48	21	-27
Age of the reference person						
<35	54.7	25.7	30.1	-29	4	-25
35-44	48.3	16.5	16.8	-32	0	-32
45-54	66.2	10.4	25.6	-56***	15	-41**
55-64	56.3	33.9	43.4	-22	10	-13
65-74	45.1	18.1	23.4	-27	5	-22
>=75	41.0	5.0	7.8	-36	3	-33

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A5. Participation and median values conditional on participation: vehicles

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	51.6	47.0	49.9	-5	3	-2
20-40	68.7	70.3	69.0	2	-1	0
40-60	75.4	75.9	80.2	0	4	5*
60-80	84.2	84.3	84.2	0	0	0
80-90	86.3	88.4	89.8	2	1	3
>90	88.7	89.3	89.8	1	1	1
Income percentile						
<=20	39.2	39.2	41.2	0	2	2
20-40	64.6	64.8	65.6	0	1	1
40-60	83.7	80.3	82.1	-3	2	-2
60-80	90.6	89.2	91.2	-1	2	1
80-90	89.5	92.7	93.7	3	1	4
>90	89.8	93.2	92.3	3	-1	3
Age of the reference person						
<35	82.3	78.7	74.8	-4	-4	-8
35-44	83.8	86.5	87.1	3	1	3
45-54	85.4	80.3	84.9	-5	5	0
55-64	81.3	78.8	80.6	-2	2	-1
65-74	61.7	67.5	71.1	6*	4	9***
>=75	35.4	40.0	43.3	5	3	8**
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	3.1	1.9	2.0	-1*	0	-1
20-40	4.4	4.8	4.3	0	-1	0
40-60	5.3	4.6	5.0	-1	0	0
60-80	8.6	5.3	6.0	-3***	1	-3**
80-90	10.7	8.1	8.5	-3	0	-2
>90	16.0	12.1	13.6	-4	1	-2
Income percentile						
<=20	2.1	1.5	2.0	-1	0	0
20-40	3.4	2.1	3.0	-1**	1**	0
40-60	5.3	4.1	4.2	-1	0	-1
60-80	6.7	5.6	7.1	-1	2*	0
80-90	12.1	9.4	10.0	-3	1	-2
>90	18.4	15.2	14.8	-3	0	-4
Age of the reference person						
<35	8.8	5.3	6.3	-3***	1	-2
35-44	7.5	6.2	7.3	-1	1	0
45-54	7.5	5.6	7.0	-2**	1	0
55-64	6.7	5.1	5.0	-2*	0	-2**
65-74	3.5	3.0	3.4	0	0	0
>=75	2.2	1.5	2.0	-1	0	0

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A6. Participation and median values conditional on participation: valuables

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	3.4	2.8	3.3	-1	1	0
20-40	4.6	5.6	7.2	1	2	3
40-60	7.2	8.4	8.1	1	0	1
60-80	8.5	10.5	12.7	2	2	4*
80-90	10.8	16.1	18.4	5	2	8*
>90	21.6	25.2	29.1	4	4	7**
Income percentile						
<=20	4.4	4.0	4.9	0	1	1
20-40	6.9	6.9	7.1	0	0	0
40-60	5.7	8.9	8.8	3*	0	3*
60-80	6.8	11.1	12.6	4**	1	6***
80-90	11.3	11.6	17.2	0	6*	6*
>90	21.1	22.6	26.2	2	4	5
Age of the reference person						
<35	3.8	7.5	5.0	4**	-2	1
35-44	7.3	7.5	13.2	0	6***	6***
45-54	8.8	11.4	13.0	3	2	4**
55-64	9.2	11.2	11.0	2	0	2
65-74	9.5	9.7	11.8	0	2	2
>=75	9.0	9.7	8.7	1	-1	0
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	0.4	0.8	0.3	0	0	0
20-40	1.2	1.7	1.0	1	-1	0
40-60	1.8	1.4	0.8	0	-1	-1
60-80	2.5	4.9	1.7	2	-3*	-1
80-90	5.0	4.3	2.5	-1	-2	-2
>90	20.8	21.5	5.0	1	-17***	-16
Income percentile						
<=20	0.7	1.0	1.0	0	0	0
20-40	1.6	1.4	1.3	0	0	0
40-60	2.1	2.8	0.8	1	-2	-1**
60-80	2.2	4.8	1.2	3	-4***	-1
80-90	6.6	6.1	1.8	0	-4*	-5
>90	20.2	14.2	5.0	-6	-9*	-15**
Age of the reference person						
<35	2.6	2.8	0.5	0	-2	-2
35-44	2.2	5.1	1.1	3	-4	-1
45-54	1.9	5.6	1.0	4	-5	-1
55-64	9.8	6.4	2.7	-3	-4	-7
65-74	3.1	3.2	2.1	0	-1	-1
>=75	5.5	4.8	1.6	-1	-3*	-4

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A7. Participation and median values conditional on participation: total of financial assets

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	88.1	90.0	89.1	2	-1	1
20-40	94.8	95.9	97.0	1	1	2
40-60	95.1	97.0	97.9	2	1	3*
60-80	98.8	99.5	99.7	1	0	1
80-90	98.8	99.5	99.7	1	0	1
>90	99.6	99.8	99.8	0	0	0
Income percentile						
<=20	85.1	88.0	86.8	3	-1	2
20-40	94.5	96.7	97.3	2	1	3
40-60	97.5	97.9	99.1	0	1	2
60-80	99.1	99.6	99.9	1	0	1
80-90	99.1	99.6	99.9	1	0	1
>90	99.8	100.0	99.9	0	0	0
Age of the reference person						
<35	97.2	97.2	98.4	0	1	1
35-44	97.5	98.7	98.9	1	0	1
45-54	97.1	97.4	97.0	0	0	0
55-64	93.8	96.6	95.4	3	-1	2
65-74	93.8	96.6	95.4	3	-1	2
>=75	87.9	90.0	93.8	2	4	6*
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	0.8	0.4	0.6	-50***	46*	-27*
20-40	3.0	3.1	2.1	4	-33	-31
40-60	5.6	5.8	3.7	4	-36**	-34*
60-80	10.6	10.7	11.1	1	4	5
80-90	26.3	20.7	22.4	-21	8	-15
>90	48.2	50.5	62.9	5	25	31
Income percentile						
<=20	1.9	1.1	1.0	-40**	-13	-48***
20-40	3.2	2.4	2.0	-24	-18	-38*
40-60	3.5	4.2	3.1	21	-25	-9
60-80	6.4	6.6	6.6	4	-1	3
80-90	11.9	12.3	13.7	3	12	15
>90	46.4	31.7	33.7	-32*	6	-27
Age of the reference person						
<35	3.2	2.6	2.2	-18	-15	-30
35-44	4.7	4.7	4.2	-1	-9	-10
45-54	6.2	4.6	5.2	-25	12	-16
55-64	7.4	6.4	4.9	-14	-23	-34
65-74	6.0	6.1	6.1	2	-1	1
>=75	5.5	6.9	5.2	27	-25	-5

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A8. Participation and median values conditional on participation: sight accounts

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	86.9	89.5	88.1	3	-1	1
20-40	93.7	94.6	96.8	1	2	3**
40-60	93.4	96.7	97.4	3*	1	4**
60-80	96.1	98.1	98.3	2	0	2*
80-90	97.9	99.2	99.5	1	0	2
>90	99.4	99.1	99.5	0	0	0
Income percentile						
<=20	82.6	87.0	85.3	4*	-2	3
20-40	92.2	95.2	97.0	3	2	5**
40-60	96.9	97.5	98.7	1	1	2
60-80	98.1	98.5	99.2	0	1	1
80-90	98.8	99.6	99.9	1	0	1
>90	98.9	100.0	99.9	1	0	1
Age of the reference person						
<35	97.2	97.1	98.3	0	1	1
35-44	97.4	98.5	98.4	1	0	1
45-54	96.3	97.0	96.9	1	0	1
55-64	92.8	96.2	95.8	3	0	3
65-74	91.4	95.1	94.7	4	0	3
>=75	84.8	88.3	92.3	4	4	8**
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	0.5	0.3	0.4	0***	0	0*
20-40	0.9	0.8	0.8	0	0	0
40-60	1.1	1.0	1.0	0	0	0
60-80	1.7	1.5	2.0	0	0***	0
80-90	2.9	1.9	2.5	-1	1	0
>90	3.9	3.0	5.0	-1	2***	1*
Income percentile						
<=20	0.7	0.5	0.5	0*	0	0
20-40	0.8	0.6	0.7	0***	0	0
40-60	1.1	0.9	1.0	0	0	0
60-80	1.5	1.2	1.7	0	0**	0
80-90	2.0	2.0	2.5	0	1	1
>90	4.1	3.0	4.8	-1**	2***	1
Age of the reference person						
<35	1.1	0.7	0.8	0**	0	0*
35-44	1.3	0.9	1.0	0*	0	0
45-54	1.1	1.0	1.0	0	0	0
55-64	1.6	1.0	1.2	-1*	0	0
65-74	1.3	1.3	1.2	0	0	0
>=75	1.1	1.0	1.5	0	0**	0*

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A9. Participation and median values conditional on participation: savings accounts

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	16.9	15.5	16.9	-1	1	0
20-40	36.4	42.9	38.3	6*	-5	2
40-60	45.0	51.6	44.7	7*	-7*	0
60-80	56.1	60.1	59.5	4	-1	3
80-90	66.7	68.6	68.7	2	0	2
>90	72.5	74.5	77.4	2	3	5
Income percentile						
<=20	31.6	26.5	28.4	-5*	2	-3
20-40	38.2	42.9	38.5	5	-4	0
40-60	40.1	46.9	43.8	7*	-3	4
60-80	49.0	55.8	53.6	7*	-2	5
80-90	59.7	65.6	61.9	6	-4	2
>90	70.5	73.5	74.0	3	1	4
Age of the reference person						
<35	37.2	45.1	40.8	8	-4	4
35-44	45.6	52.9	50.2	7*	-3	5
45-54	44.3	43.5	45.9	-1	2	2
55-64	45.1	47.7	44.3	3	-3	-1
65-74	49.8	50.9	49.0	1	-2	-1
>=75	46.5	48.8	46.1	2	-3	0
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	2.3	2.0	1.8	0	0	0
20-40	6.8	5.4	5.4	-1	0	-1
40-60	8.7	9.8	7.8	1	-2	-1
60-80	13.0	16.9	13.4	4	-3	0
80-90	21.9	21.7	26.1	0	4	4
>90	39.9	40.4	49.9	0	9	10
Income percentile						
<=20	7.2	10.1	8.5	3*	-2	1
20-40	8.8	10.1	7.9	1	-2*	-1
40-60	9.8	10.1	8.7	0	-1	-1
60-80	12.1	10.5	10.6	-2	0	-1
80-90	11.7	10.3	14.1	-1	4	2
>90	35.3	25.1	26.3	-10*	1	-9
Age of the reference person						
<35	5.8	5.1	5.2	-1	0	-1
35-44	9.0	7.8	9.3	-1	2	0
45-54	11.1	12.2	9.3	1	-3	-2
55-64	17.8	15.1	15.2	-3	0	-3
65-74	16.4	18.1	13.7	2	-4	-3
>=75	11.2	20.2	18.5	9**	-2	7*

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A10. Participation and median values conditional on participation: financial tradable assets

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	1.6	1.3	0.8	0	0	-1
20-40	1.1	3.2	2.1	2*	-1	1
40-60	5.4	5.1	4.4	0	-1	-1
60-80	9.2	8.0	6.4	-1	-2	-3
80-90	12.1	13.0	10.8	1	-2	-1
>90	28.1	33.0	25.5	5	-7**	-3
Income percentile						
<=20	1.6	1.3	1.7	0	0	0
20-40	1.6	1.3	1.4	0	0	0
40-60	3.7	5.8	3.0	2	-3*	-1
60-80	5.7	8.6	7.6	3*	-1	2
80-90	15.5	13.7	12.0	-2	-2	-4
>90	34.1	33.4	24.3	-1	-9***	-10**
Age of the reference person						
<35	6.5	7.0	3.4	0	-4*	-3
35-44	9.3	10.2	7.9	1	-2	-1
45-54	8.3	8.1	6.2	0	-2	-2
55-64	9.4	9.8	8.8	0	-1	-1
65-74	5.7	7.2	6.0	2	-1	0
>=75	4.2	4.7	4.1	0	-1	0
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	1.5	0.3	1.3	-1	1	0
20-40	6.9	0.7	1.2	-6	1	-6
40-60	4.3	4.0	3.7	0	0	-1
60-80	5.5	3.2	4.7	-2	1	-1
80-90	9.4	6.5	6.0	-3	-1	-3
>90	21.3	6.6	19.1	-15	13***	-2
Income percentile						
<=20	2.2	8.6	3.6	6	-5	1
20-40	5.7	1.4	3.3	-4	2	-2
40-60	3.6	3.3	2.3	0	-1	-1
60-80	6.4	2.3	6.4	-4	4	0
80-90	4.5	4.6	5.6	0	1	1
>90	16.4	6.5	8.9	-10	2	-7
Age of the reference person						
<35	10.0	10.1	1.2	0	-9	-9
35-44	5.0	2.4	4.0	-3	2	-1
45-54	6.8	5.6	6.2	-1	1	-1
55-64	9.6	5.2	7.0	-4	2	-3
65-74	7.0	5.1	16.0	-2	11	9
>=75	9.6	2.5	8.1	-7	6	-1

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A11: Participation and median values conditional on participation: voluntary pension schemes

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	5.0	5.8	4.7	1	-1	0
20-40	10.2	15.0	8.0	5*	-7***	-2
40-60	13.7	15.9	12.2	2	-4	-2
60-80	19.7	19.2	12.6	-1	-7***	-7**
80-90	27.9	26.2	23.0	-2	-3	-5
>90	36.0	34.0	33.7	-2	0	-2
Income percentile						
<=20	3.2	4.4	2.9	1	-1	0
20-40	5.8	7.8	5.8	2	-2	0
40-60	13.3	14.3	11.1	1	-3	-2
60-80	18.8	22.8	18.9	4	-4	0
80-90	30.9	31.3	22.6	0	-9**	-8*
>90	48.2	42.1	31.6	-6	-11***	-17***
Age of the reference person						
<35	16.9	22.4	13.6	5	-9**	-3
35-44	22.4	27.2	18.5	5	-9***	-4
45-54	23.1	20.7	16.7	-2	-4*	-6***
55-64	19.7	17.7	18.7	-2	1	-1
65-74	5.4	8.6	7.5	3**	-1	2
>=75	3.5	2.5	1.5	-1	-1	-2*
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	1.1	1.2	0.9	0	0	0
20-40	1.9	2.5	2.5	1	0	1
40-60	4.7	2.9	2.6	-2	0	-2
60-80	5.4	4.1	3.7	-1	0	-2
80-90	9.5	6.0	5.4	-4	-1	-4
>90	16.6	10.1	10.4	-7	0	-6
Income percentile						
<=20	6.6	1.7	1.6	-5	0	-5
20-40	2.8	2.6	1.7	0	-1	-1
40-60	4.2	2.8	3.1	-1	0	-1
60-80	4.5	3.0	3.2	-1	0	-1
80-90	6.7	3.3	4.2	-3*	1	-3
>90	9.7	7.9	10.0	-2	2	0
Age of the reference person						
<35	3.0	1.7	1.3	-1	0	-2
35-44	3.0	2.8	3.2	0	0	0
45-54	6.9	4.1	5.1	-3**	1	-2
55-64	9.1	7.9	5.3	-1	-3	-4
65-74	9.1	5.5	4.7	-4	-1	-4
>=75	11.2	13.0	5.0	2	-8	-6

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A12: Participation and median values conditional on participation: other financial assets

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	5.1	4.3	6.6	-1	2	2
20-40	8.0	9.6	7.1	2	-3	-1
40-60	7.5	9.2	7.1	2	-2	0
60-80	12.1	11.2	8.9	-1	-2	-3
80-90	12.3	12.2	13.6	0	1	1
>90	14.6	24.5	17.3	10***	-7**	3
Income percentile						
<=20	4.4	6.5	7.6	2	1	3**
20-40	8.7	7.9	7.1	-1	-1	-2
40-60	10.8	11.7	7.2	1	-4**	-4*
60-80	10.5	10.9	9.9	0	-1	-1
80-90	10.0	13.4	10.9	3	-3	1
>90	13.4	18.2	15.8	5	-2	2
Age of the reference person						
<35	9.0	9.2	9.7	0	1	1
35-44	11.2	13.5	11.9	2	-2	1
45-54	12.7	12.4	11.1	0	-1	-2
55-64	10.2	11.3	10.6	1	-1	0
65-74	5.6	7.5	4.6	2	-3**	-1
>=75	4.4	6.9	5.2	2	-2	1
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	1.1	1.0	0.9	0	0	0
20-40	2.9	3.0	2.5	0	-1	0
40-60	4.0	3.9	4.8	0	1	1
60-80	4.7	5.2	8.8	1	4	4
80-90	23.1	7.3	7.3	-16	0	-16
>90	17.5	14.6	21.3	-3	7	4
Income percentile						
<=20	2.5	4.0	4.0	1	0	1
20-40	5.1	2.8	2.0	-2	-1	-3
40-60	3.8	4.5	3.1	1	-1	-1
60-80	5.2	4.7	5.0	0	0	0
80-90	7.4	8.2	13.1	1	5	6
>90	15.7	8.7	18.2	-7	9	3
Age of the reference person						
<35	5.1	2.3	2.5	-3	0	-3
35-44	2.8	4.0	5.0	1	1	2
45-54	8.6	5.0	7.0	-4	2	-2
55-64	5.2	9.2	5.0	4	-4	0
65-74	9.0	7.5	4.1	-2	-3	-5
>=75	4.0	5.9	3.2	2	-3	-1

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A13: Participation and median values conditional on participation: total of debt

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	34.3	38.2	37.0	4	-1	3
20-40	45.7	54.3	49.4	9**	-5	4
40-60	47.3	48.2	50.3	1	2	3
60-80	55.9	42.0	46.1	-14	4	-10
80-90	55.9	42.0	46.1	-14***	4	-10**
>90	51.6	45.4	46.0	-6	1	-6
Income percentile						
<=20	14.6	21.6	18.4	7***	-3	4
20-40	33.6	30.4	34.1	-3	4	0
40-60	54.7	49.4	49.9	-5	0	-5
60-80	66.8	69.1	64.9	2	-4	-2
80-90	66.8	69.1	64.9	2	-4	-2
>90	73.9	69.4	65.5	-5	-4	-8**
Age of the reference person						
<35	64.6	65.1	54.2	0	-11**	-10*
35-44	76.2	75.5	75.4	-1	0	-1
45-54	60.4	60.2	64.1	0	4	4
55-64	13.9	17.1	23.0	3	6	9
65-74	13.9	17.1	23.0	3	6**	9***
>=75	3.8	4.9	4.7	1	0	1
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	36.0	24.9	6.1	-31	-75	-83*
20-40	67.1	64.4	45.0	-4	-30***	-33***
40-60	46.6	43.7	34.3	-6	-21*	-26**
60-80	54.3	40.7	27.6	-25**	-32***	-49***
80-90	66.7	47.3	47.3	-29	0	-29
>90	84.7	61.3	60.5	-28*	-1	-29**
Income percentile						
<=20	37.0	10.0	11.1	-73***	10	-70***
20-40	51.6	12.4	14.9	-76***	20	-71***
40-60	49.1	46.3	29.6	-6	-36**	-40***
60-80	56.0	54.3	36.8	-3	-32***	-34***
80-90	81.4	74.6	47.9	-8	-36***	-41***
>90	91.0	81.6	68.6	-10	-16	-25*
Age of the reference person						
<35	83.5	77.9	42.6	-7	-45***	-49***
35-44	70.0	69.6	60.6	0	-13**	-13*
45-54	51.0	39.9	36.5	-22**	-8	-28***
55-64	28.6	20.0	19.3	-30	-3	-33
65-74	9.5	9.2	6.8	-3	-26	-29
>=75	6.8	4.3	4.3	-37	-1	-38

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A14: Participation and median values conditional on participation: main residence mortgages

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	15.7	16.2	11.5	0	-5*	-4
20-40	39.0	42.5	38.9	4	-4	0
40-60	39.0	39.7	40.0	1	0	1
60-80	39.5	34.3	35.4	-5	1	-4
80-90	37.3	31.2	33.0	-6	2	-4
>90	36.3	30.2	33.9	-6	4	-2
Income percentile						
<=20	8.9	11.1	9.9	2	-1	1
20-40	22.7	16.8	20.5	-6**	4	-2
40-60	42.3	35.1	33.1	-7**	-2	-9***
60-80	40.9	42.6	45.9	2	3	5
80-90	54.5	57.3	47.7	3	-10**	-7
>90	56.0	58.4	52.0	2	-6*	-4
Age of the reference person						
<35	46.8	45.0	31.4	-2	-14***	-15***
35-44	64.2	61.6	60.9	-3	-1	-3
45-54	46.6	44.3	49.9	-2	6*	3
55-64	23.8	26.1	29.0	2	3	5*
65-74	6.7	7.1	8.7	0	2	2
>=75	2.0	0.8	0.9	-1	0	-1
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	93.5	86.1	71.3	-7	-15**	-22***
20-40	70.2	73.7	54.9	3	-19***	-15**
40-60	51.9	49.7	41.0	-2	-9	-11*
60-80	55.2	54.1	40.9	-1	-13*	-14*
80-90	70.3	58.5	56.0	-12	-3	-14
>90	80.7	72.6	69.8	-8	-3	-11
Income percentile						
<=20	53.2	42.5	33.9	-11	-9	-19**
20-40	67.7	40.1	35.5	-28***	-5	-32***
40-60	57.3	59.5	51.0	2	-8	-6
60-80	69.2	66.0	48.6	-3	-17***	-21***
80-90	80.1	81.5	68.8	1	-13	-11
>90	84.3	88.0	76.4	4	-12	-8
Age of the reference person						
<35	95.7	91.2	78.5	-5	-13	-17*
35-44	73.6	73.8	67.3	0	-7	-6
45-54	53.7	50.2	45.4	-4	-5	-8*
55-64	31.4	35.6	27.9	4	-8	-3
65-74	19.9	25.0	15.9	5	-9	-4
>=75	7.3	32.4	30.6	25	-2	23

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A15: Participation and median values conditional on participation: other property mortgages

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	1.8	2.2	1.4	0	-1	0
20-40	1.7	2.9	1.4	1	-1	0
40-60	2.9	2.5	2.8	0	0	0
60-80	6.3	2.1	3.6	-4**	2	-3
80-90	17.1	5.2	9.5	-12***	4*	-8
>90	14.2	12.1	12.1	-2	0	-2
Income percentile						
<=20	1.4	0.6	0.4	-1	0	-1*
20-40	3.5	0.3	1.1	-3***	1	-2*
40-60	3.5	3.4	2.0	0	-1	-1
60-80	6.2	5.2	5.3	-1	0	-1
80-90	11.6	6.5	8.0	-5	1	-4
>90	16.0	11.2	14.6	-5	3	-1
Age of the reference person						
<35	5.2	2.8	3.2	-2	0	-2
35-44	7.4	7.7	7.2	0	-1	0
45-54	7.4	4.8	5.0	-3	0	-2
55-64	9.4	2.6	4.5	-7***	2*	-5**
65-74	1.9	1.9	2.7	0	1	1
>=75	0.6	0.2	0.2	0	0	0
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	86.4	88.0	62.4	2	-26	-24
20-40	64.6	65.6	45.4	1	-20	-19
40-60	72.1	48.7	38.9	-23	-10	-33
60-80	61.1	62.6	40.9	2	-22	-20
80-90	75.7	42.0	52.0	-34	10	-24
>90	101.5	52.1	53.2	-49*	1	-48**
Income percentile						
<=20	54.6	43.9	28.5	-11	-15	-26
20-40	62.5	54.7	70.0	-8	15	8
40-60	44.6	37.8	26.1	-7	-12	-19
60-80	74.8	63.7	36.6	-11	-27**	-38**
80-90	80.9	71.2	46.7	-10	-25	-34**
>90	79.6	71.2	72.9	-8	2	-7
Age of the reference person						
<35	61.3	84.6	67.0	23	-18	6
35-44	76.6	65.9	58.6	-11	-7	-18
45-54	70.5	62.0	52.9	-8	-9	-18
55-64	72.1	32.8	29.2	-39	-4	-43*
65-74	53.3	28.2	52.0	-25	24	-1
>=75	109.4	153.3	12.2	NA	NA	NA

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A16: Participation and median values conditional on participation: non-mortgage loans

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	18.5	24.6	27.0	6**	2	8***
20-40	14.5	17.9	21.5	3	4	7**
40-60	13.0	16.4	17.8	3	1	5*
60-80	13.4	15.4	12.7	2	-3	-1
80-90	8.6	13.0	11.8	4	-1	3
>90	7.0	11.5	8.9	4*	-3	2
Income percentile						
<=20	5.6	10.8	8.5	5***	-2	3*
20-40	10.0	14.8	15.5	5**	1	5**
40-60	16.9	19.8	22.3	3	2	5**
60-80	18.8	22.0	23.3	3	1	5
80-90	15.8	20.1	25.4	4	5	10**
>90	16.5	18.2	14.3	2	-4	-2
Age of the reference person						
<35	22.6	25.7	28.5	3	3	6
35-44	19.3	25.8	25.0	7**	-1	6*
45-54	17.2	20.9	22.4	4	2	5**
55-64	11.7	17.1	18.7	5**	2	7***
65-74	5.3	8.7	11.5	3**	3	6***
>=75	1.0	3.1	2.6	2**	0	2**
Median (EUR, thousands)						
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	3.5	3.5	3.6	0	0	0
20-40	5.8	3.9	3.9	-2	0	-2
40-60	4.7	3.1	4.8	-2	2	0
60-80	8.4	5.9	4.6	-2	-1	-4
80-90	7.7	5.0	6.6	-3	2	-1
>90	12.2	15.2	11.9	3	-3	0
Income percentile						
<=20	3.5	1.6	2.8	-2	1	-1
20-40	2.5	3.1	3.0	1	0	1
40-60	3.8	5.4	4.4	2	-1	1
60-80	6.6	4.3	4.6	-2*	0	-2
80-90	6.3	5.0	9.1	-1	4	3
>90	10.9	8.8	10.1	-2	1	-1
Age of the reference person						
<35	5.8	3.8	4.4	-2	1	-1
35-44	4.4	5.7	4.0	1	-2	0
45-54	6.0	3.8	4.2	-2	0	-2
55-64	5.8	3.7	5.2	-2*	2	-1
65-74	2.3	7.1	3.8	5*	-3	2
>=75	7.9	3.1	2.8	-5	0	-5

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A17: Participation and median values conditional on participation: credit lines, overdrafts and credit cards

	Participation (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	10.8	9.6	10.2	-1	1	-1
20-40	9.4	11.5	10.7	2	-1	1
40-60	8.0	7.3	8.3	-1	1	0
60-80	7.7	7.0	6.9	-1	0	-1
80-90	9.8	7.6	6.9	-2	-1	-3
>90	7.7	9.3	6.8	2	-2	-1
Income percentile						
<=20	2.1	4.1	2.7	2*	-1	1
20-40	5.4	6.0	6.9	1	1	2
40-60	9.8	9.0	11.3	-1	2	2
60-80	12.0	12.3	11.5	0	-1	-1
80-90	14.4	13.3	13.0	-1	0	-1
>90	16.5	11.7	8.1	-5*	-4*	-8***
Age of the reference person						
<35	14.5	12.4	8.9	-2	-3	-6*
35-44	16.0	11.8	15.4	-4*	4*	-1
45-54	10.3	11.8	11.5	2	0	1
55-64	7.0	9.1	7.0	2	-2	0
65-74	2.6	4.1	5.6	2	1	3**
>=75	0.4	2.0	1.4	2**	-1	1
	Median (EUR, thousands)			Change (%)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	0.8	0.6	0.6	0	0	0
20-40	1.1	0.7	0.5	0	0	-1***
40-60	0.7	0.5	0.5	0	0	0
60-80	0.9	0.6	0.6	0	0	0
80-90	1.1	1.1	0.8	0	0	0
>90	2.2	1.5	0.9	-1	-1	-1
Income percentile						
<=20	0.6	0.5	0.6	0	0	0
20-40	1.1	0.5	0.6	-1	0	-1
40-60	0.6	0.8	0.4	0	0*	0
60-80	1.1	0.6	0.5	0*	0	-1***
80-90	0.8	0.7	0.5	0	0	0
>90	1.9	1.1	1.4	-1	0	-1
Age of the reference person						
<35	0.8	0.5	0.4	0	0	0
35-44	0.8	0.5	0.5	0	0	0
45-54	1.3	0.8	0.6	0	0	-1
55-64	1.1	0.8	0.9	0	0	0
65-74	1.0	1.0	0.9	0	0	0
>=75	0.6	2.1	2.1	1	0	1

Notes: The values of 2010 and 2013 were adjusted for inflation. ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A18: Debt-service income ratio: median values for the indebted households

	Median values for the indebted households (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	22.3	21.4	14.8	-1	-7**	-7***
20-40	23.9	18.3	17.5	-6***	-1	-6***
40-60	20.0	16.7	17.0	-3*	0	-3*
60-80	17.8	14.4	11.1	-3*	-3***	-7***
80-90	17.8	14.0	12.3	-4	-2	-5*
>90	19.8	12.6	10.8	-7***	-2	-9***
Income percentile						
<=20	80.0	43.7	43.6	-36***	0	-36***
20-40	33.8	27.0	23.4	-7**	-4	-10***
40-60	22.7	21.4	18.1	-1	-3***	-5***
60-80	18.0	15.2	12.8	-3**	-2***	-5***
80-90	15.4	12.8	11.1	-3	-2*	-4**
>90	10.4	9.5	7.4	-1	-2**	-3**
Age of the reference person						
<35	21.7	16.7	14.4	-5**	-2	-7***
35-44	20.6	19.0	16.2	-2	-3***	-4***
45-54	20.3	15.9	13.3	-4***	-3**	-7***
55-64	17.1	14.5	13.6	-3	-1	-4
65-74	16.5	14.3	12.7	-2	-2	-4
>=75	28.7	11.6	11.2	-17*	0	-18**

Note: ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A19: Debt-income ratio: median values for the indebted households

	Median values for the indebted households (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	238.4	172.5	51.4	-66	-121	-187*
20-40	350.4	309.6	244.1	-41	-65**	-106**
40-60	202.8	211.2	166.6	8	-45	-36
60-80	191.8	152.9	95.3	-39	-58***	-97***
80-90	164.5	151.3	123.7	-13	-28	-41
>90	198.2	140.8	104.9	-57	-36	-93*
Income percentile						
<=20	634.1	216.4	245.9	-418**	29	-388**
20-40	481.4	130.5	139.8	-351***	9	-342***
40-60	285.2	290.9	165.6	6	-125***	-120***
60-80	218.6	229.7	143.0	11	-87***	-76***
80-90	201.4	207.9	113.7	7	-94***	-88***
>90	118.3	132.8	96.1	15	-37**	-22*
Age of the reference person						
<35	400.3	312.0	200.1	-88**	-112**	-200***
35-44	268.2	308.8	254.5	41*	-54**	-14
45-54	175.0	157.9	126.0	-17	-32*	-49**
55-64	100.3	85.2	73.6	-15	-12	-27
65-74	49.8	66.2	33.9	16	-32***	-16
>=75	42.7	31.8	31.8	-11	0	-11

Note: ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A20: Debt-asset ratio: median values for the indebted households

	Median values for the indebted households (%)			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	95.7	111.7	95.3	16***	-16***	0
20-40	64.4	69.1	58.9	5	-10***	-6
40-60	36.0	40.3	32.8	4	-7**	-3
60-80	25.5	23.4	16.9	-2	-7**	-9***
80-90	19.7	17.3	15.7	-2	-2	-4
>90	13.6	9.9	8.4	-4*	-2	-5**
Income percentile						
<=20	49.2	54.3	37.4	5	-17	-12
20-40	38.6	31.1	40.0	-8	9	1
40-60	38.7	42.3	38.5	4	-4	0
60-80	34.3	41.6	33.3	7	-8**	-1
80-90	31.7	41.9	27.0	10*	-15***	-5
>90	25.1	28.7	18.3	4	-10***	-7**
Age of the reference person						
<35	55.4	64.8	63.3	9	-1	8
35-44	42.3	51.0	44.7	9**	-6	2
45-54	26.2	29.9	27.0	4	-3	1
55-64	15.9	16.7	14.6	1	-2	-1
65-74	9.4	13.7	7.5	4	-6	-2
>=75	4.3	7.1	9.0	3	2	5

Note: ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A21: Percentage of households who applied for credit in the latest three years preceding the interview

	% of total households			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	21.4	14.3	20.5	-7**	6**	-1
20-40	24.3	14.5	24.6	-10***	10***	0
40-60	20.9	14.6	20.8	-6**	6**	0
60-80	24.8	14.7	15.7	-10***	1	-9***
80-90	27.3	14.7	16.8	-13***	2	-10**
>90	24.2	13.0	15.4	-11***	2	-9***
Income percentile						
<=20	7.5	7.3	6.8	0	0	-1
20-40	17.3	9.0	15.5	-8***	6***	-2
40-60	28.5	16.3	22.7	-12***	6**	-6*
60-80	29.1	19.2	27.2	-10***	8***	-2
80-90	33.1	20.6	27.6	-12***	7*	-5
>90	36.9	19.8	23.8	-17***	4	-13***
Age of the reference person						
<35	44.9	25.3	32.2	-20***	7	-13**
35-44	34.0	20.3	30.7	-14***	10***	-3
45-54	26.7	17.0	24.4	-10***	7***	-2
55-64	22.0	14.1	18.9	-8***	5**	-3
65-74	6.2	6.6	10.5	0	4*	4**
>=75	1.6	2.5	2.3	1	0	1

Note: ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively.

Table A22: Percentage of households with credit constraints in the latest three years preceding the interview^(a)

	% of total households			Change (p.p.)		
	ISFF 2010	ISFF 2013	ISFF 2017	2010-13	2013-17	2010-17
Net wealth percentile						
<=20	12.1	13.8	15.7	2	2	4
20-40	7.0	8.3	8.9	1	1	2
40-60	4.5	3.4	4.7	-1	1	0
60-80	3.9	5.8	2.5	2	-3***	-1
80-90	3.1	4.3	2.5	1	-2	-1
>90	2.2	4.1	2.5	2	-2	0
Income percentile						
<=20	4.2	7.7	7.7	3**	0	3**
20-40	8.4	7.2	8.8	-1	2	0
40-60	8.1	7.8	8.2	0	0	0
60-80	6.0	7.8	5.7	2	-2	0
80-90	2.7	5.9	4.0	3*	-2	1
>90	4.1	4.0	3.7	0	0	0
Age of the reference person						
<35	13.8	12.9	12.5	-1	0	-1
35-44	9.1	9.9	13.8	1	4*	5**
45-54	5.7	9.3	7.2	4**	-2	2
55-64	5.0	6.7	4.8	2	-2	0
65-74	1.8	2.4	3.2	1	1	1
>=75	0.7	1.1	0.7	0	0	0

Note: ***, ** and * indicate that the test on the equality of the statistics obtained between the different waves of the survey is rejected at 1%, 5% and 10%, respectively. (a) A household is considered to be credit constrained when a loan application was refused (or the loan amount obtained was lower than applied) or when there was no loan application because the household considered that the application would have been refused.