

Household Finance and Consumption Survey 2013

30% of households had loans that used the main residence as collateral

- The median net wealth held by households living in Portugal was 71.2 thousand euros;
 - The median net wealth of the 10% top income households was 9.8 times the wealth of the 20% bottom income group;
 - The median net wealth increased with age up to 64 years and the level of education attained; it was higher for households where the reference person was self employed;
 - The value of non financial assets accounted for 88% of total assets held by households;
 - The household residence was the main non financial asset, both in number of owners and in value;
 - Around 75% of the households are owners of the main residence;
 - Saving deposits were the main financial asset in terms of value;
 - About 30% of households had loans that used the household residence as collateral; this was the main type of debt held by households.
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