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Household Finance and Consumption Survey 2017

In Portugal, the net wealth per household increased from 2013 to 2017 for all wealth classes

According to the 2017 Portuguese Household Finance and Consumption Survey, the mean and the median net wealth of households living in Portugal were, respectively, 162.3 and 74.8 thousand euros. In the same year, households with the 10% highest net wealth held 53.9% of the households' total net wealth and those with the 50% lowest net wealth held 8.1%.

In real terms, from 2013 to 2017, the mean net wealth per household increased by 13.2% and the median net wealth by 10.0%. The increase has been registered at different levels of wealth, and the inequality, as measured by the Gini coefficient, declined from 68.4% to 67.9%.

Real estate is the most important asset of households, accounting for 87.7% of total assets. Among financial assets, sight deposits are the largest one for households belonging to the lowest net wealth class and savings deposits for other households.

In 2017, 45.7% of households were indebted and 6.9% of households experienced credit constraints. For indebted households, the median debt service-income ratio was 14.4%, 2.4 pp less than in 2013 (16.8%). The debt-income ratio in 2017 (132.6%) also indicates a downward trend vis-à-vis 2013 (198.5%), and the debt-asset ratio for indebted households decreased from 40.0% in 2013 to 31.5% in 2017.
