

Household Finance and Consumption Survey

www.hfcs.at
Economic Analysis and Research Department



OESTERREICHISCHE NATIONALBANK

Vermögen ist in allen Ländern sehr ungleich verteilt...

Table 2

Net Wealth Distribution – Inequality

	Gini coefficient	Share of the lower 50%	Share of the top 10%	Share of the top 5%
EA	0.68	6.0	50.4	37.2
AT	0.76	2.8	61.1	47.6
BE	0.61	10.1	44.0	31.3
CY	0.70	7.4	56.7	42.5
DE	0.76	2.8	59.2	45.6
ES	0.58	13.0	43.4	30.9
FI	0.66	5.2	45.0	30.6
FR	0.68	5.4	50.0	36.5
GR	0.56	12.4	38.8	25.4
IT	0.61	10.2	44.8	32.1
LU	0.66	8.6	51.3	39.9
MT	0.60	12.5	46.8	35.3
NL	0.65	4.9	40.1	25.7
PT	0.67	8.3	52.7	40.7
SI	0.53	13.8	35.7	22.4
SK	0.45	20.6	32.8	21.8

Source: Eurosystem HFCS 2010.

Table 5.1

RESPONSE BEHAVIOUR INDICATORS IN THE HFCS

	Gross sample size	Net sample size	Response rate	Weighted response rate	Refusal rate	Cooperation rate	Contact rate	Eligibility rate
Belgium	11,376	2,364	21.8%	n.a.	57.6%	27.2%	80.1%	95.4%
Germany	20,501	3,565	18.7%	n.a.	69.7%	21.1%	94.2%	92.9%
Greece	6,354	2,971	47.2%	48.7%	46.4%	47.8%	98.7%	99.1%
Spain	11,782	6,197	56.7%	n.a.	34.8%	58.4%	97.2%	92.6%
France*	24,289	15,006	69.0%	69.6%	30.0%	69.0%	100%	89.8%
Italy	15,592	7,951	52.1%	53.2%	37.8%	57.8%	90.2%	97.8%
Cyprus	3,938	1,237	31.4%	n.a.	56.6%	35.7%	88.0%	100%
Luxembourg	5,000	950	20.0%	19.3%	63.7%	21.0%	95.5%	94.9%
Malta	3,000	843	29.9%	30.4%	34.1%	44.3%	67.5%	94.0%
Netherlands	2,263	1,301	57.5%	n.a.	42.5%	57.5%	100%	100%
Austria	4,436	2,380	55.7%	56.4%	39.6%	56.7%	98.1%	96.3%
Portugal#	8,000	4,404	64.1%	59.0%	10.3%	80.2%	79.9%	85.9%
Slovenia	965	343	36.4%	n.a.	45.9%	41.6%	87.5%	97.8%
Slovakia	2,000	2,057	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
Finland	13,525	10,989	82.2%*	85.0%	11.1%	86.2%	95.4%	98.7%

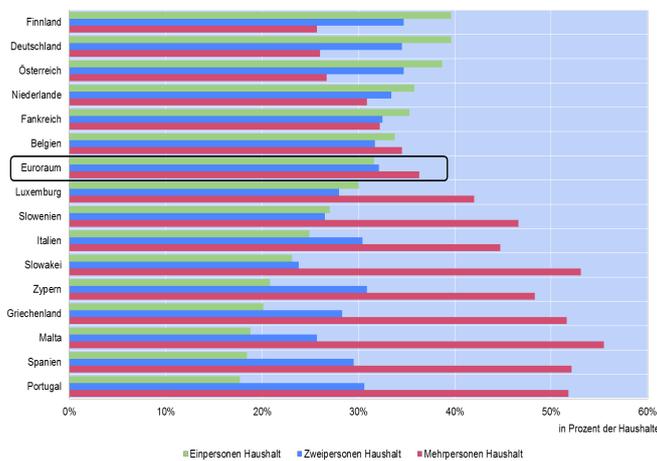
* In France and Portugal the participation to the survey is compulsory for households.

Response rate for the whole sample, a more comparable response rate is the response rate of 70.1 % for households interviewed for the 1st time

Unterschiede zwischen Ländern sind teilweise auf

- ...verbleibende methodische Unterschiede
- ...historische Unterschiede (Wiedervereinigung in Deutschland)
- ...institutionelle Unterschiede (Pensionssysteme, Sozialstaat)
- ...unterschiedliche Haushaltsstrukturen
- ...unterschiedliche Besteuerung (Erbchaftssteuern)
- ...und vieles mehr zurückzuführen

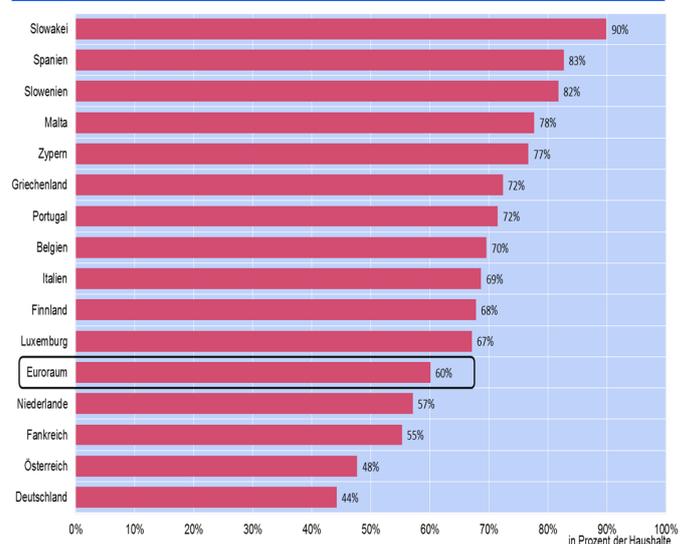
Haushaltsstruktur in den Ländern des Euroraums



Quelle: HFCS 2010

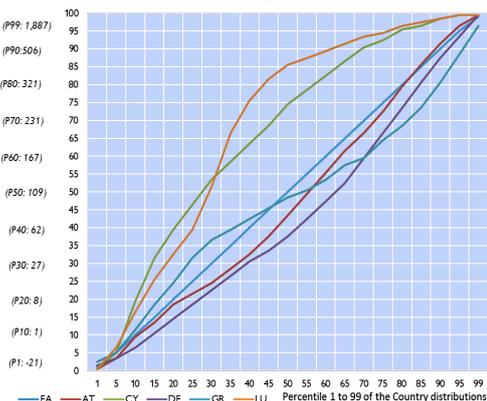
Graph 2a

Anteil der Immobilieneigentümer des Hauptwohnsitzes in den Ländern des Euroraums



Household Net Wealth Distribution in Europe

Perceniles of Euroarea Distribution (Euro Value thousands in Brackets)



Quelle: OeNB.