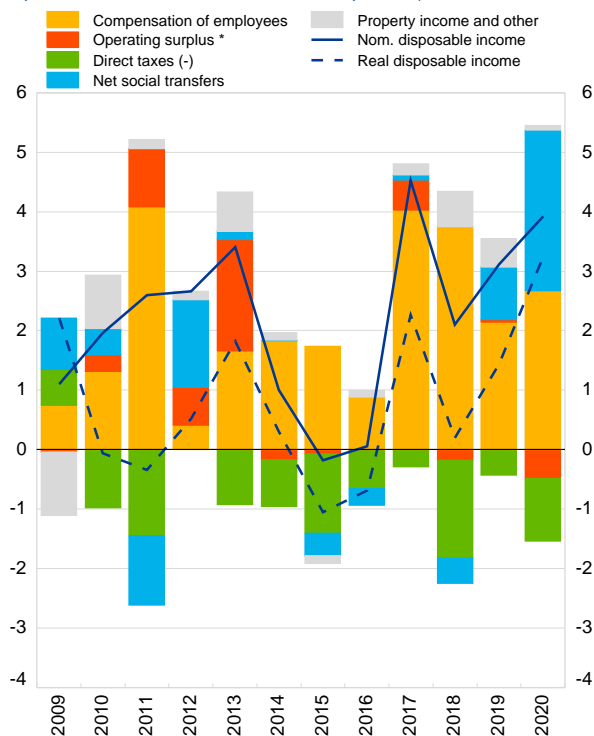


## 1. Household disposable income and components

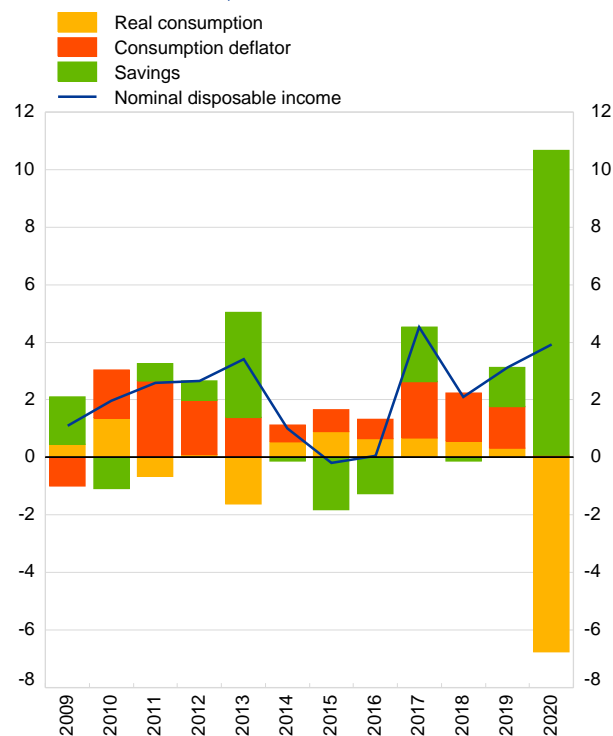
(annual percentage change of real and nominal per capita disposable income and contribution of components)



\* Including mixed income.

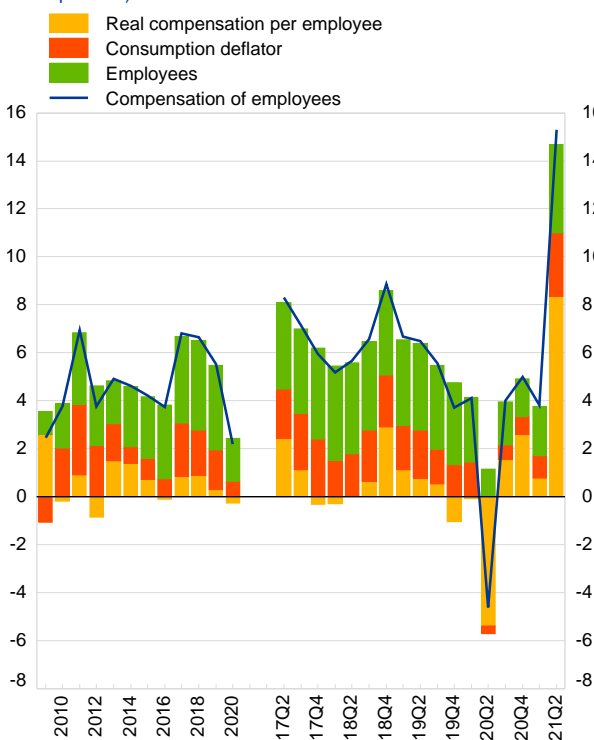
## 2. Household nominal disposable income and its uses

(annual percentage change of per capita nominal disposable income and breakdown into its uses)



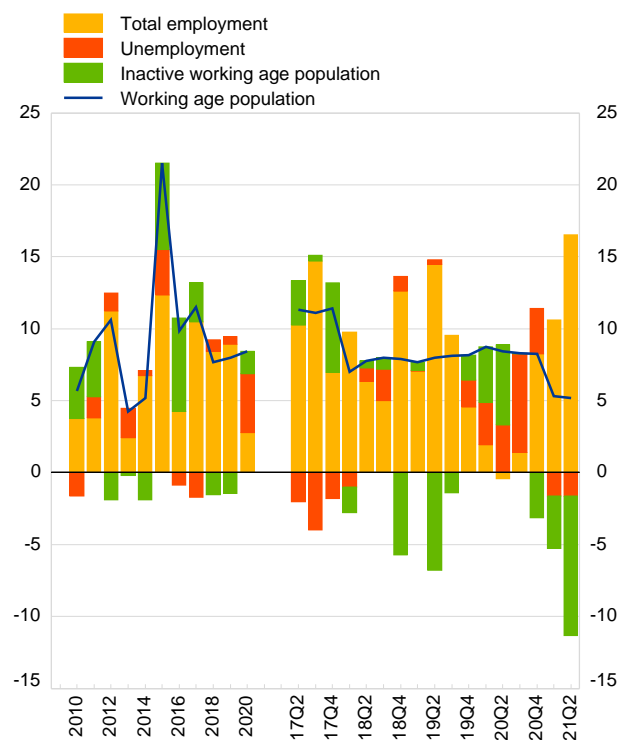
## 3. Compensation of employees and components

(annual percentage change of compensation of employees and its components)



## 4. Labour market participation, employment and unemployment\*

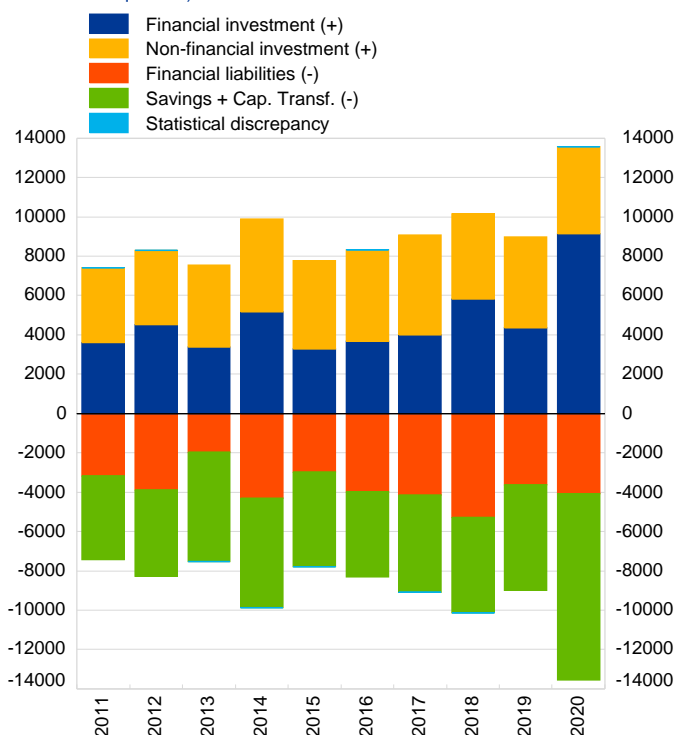
(thousands of people aged 15 to 64, year-to-year difference)



\* The data are temporarily affected by a break due to the definitional changes associated with the changeover to the Integrated European Social Statistics Regulation. Break-adjusted backdata are expected.

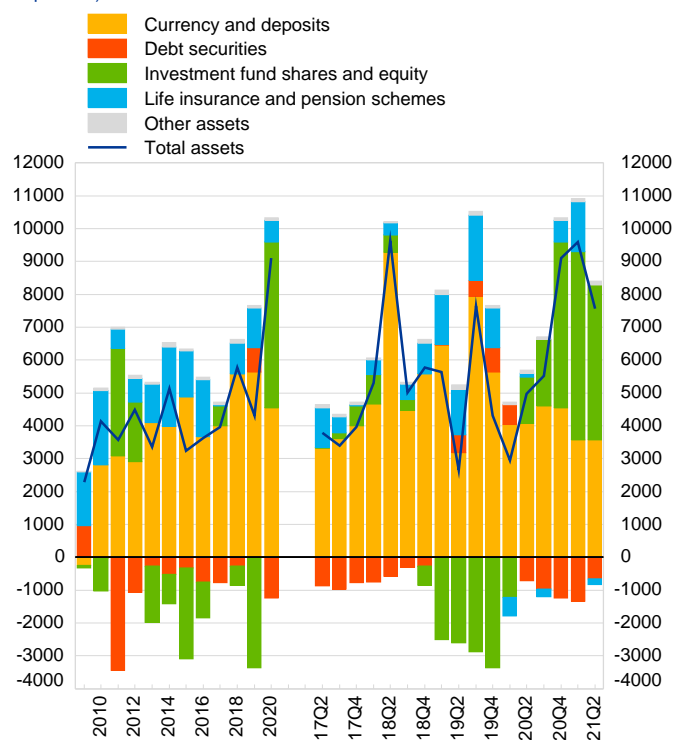
## 5. Household financing and investment

(EUR per capita, annual transactions and transactions over four quarters)



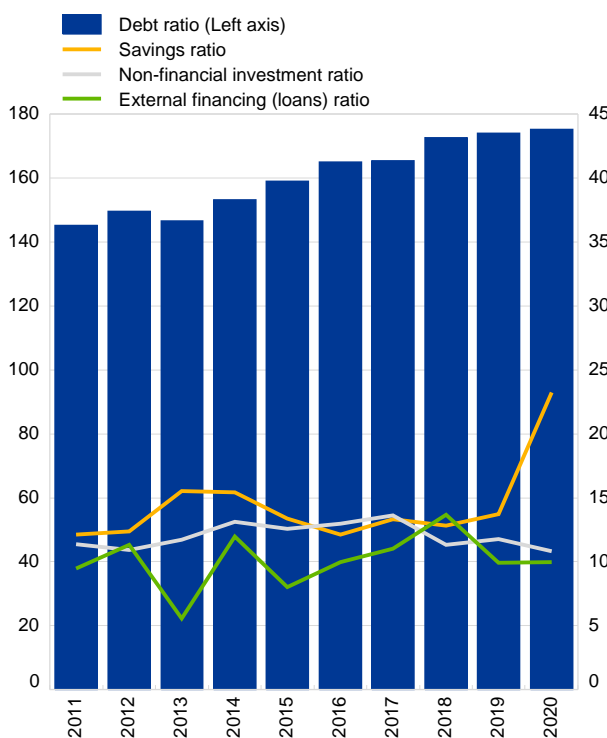
## 6. Household investments in financial assets and contributions by components

(EUR per capita, annual transactions and transactions over four quarters)



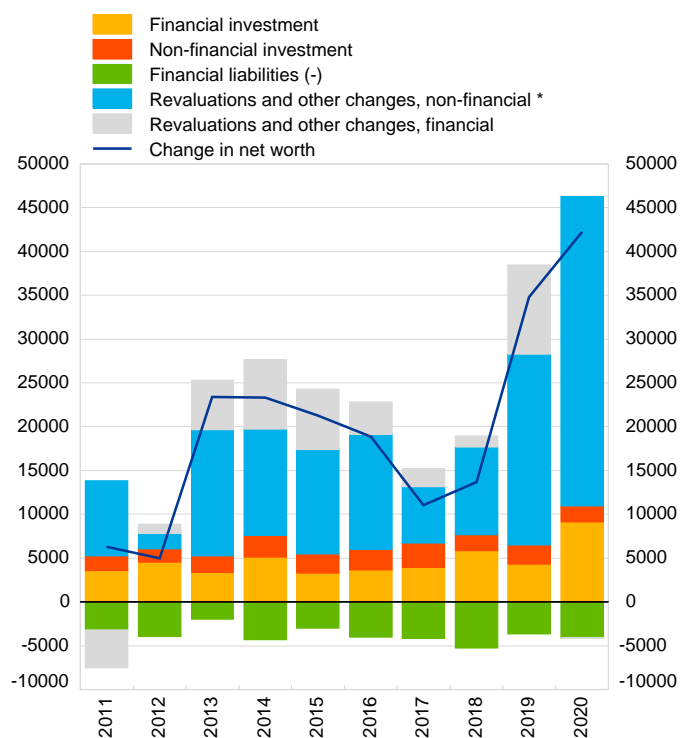
## 7. Household saving, non-financial investment, external financing and debt

(transactions over four quarters as a percentage of disposable income, except for debt ratio: outstanding debt over disposable income)



## 8. Changes to household net worth

(EUR per capita, annual flows and flows over four quarters)



\* Figures for revaluations and other changes of non-financial investment are ECB estimates

## 9.A Household key indicators

	2016	2017	2018	2019	2020	2020
<b>1.1 Disposable income per capita</b>	<i>Annual percentage change</i>					<i>Index euro area=100</i>
Nominal gross disposable income	0.1	4.5	2.1	3.1	3.9	191.7
Deflator of final consumption	0.8	2.2	1.9	1.7	0.6	
Real gross disposable income	-0.7	2.3	0.2	1.4	3.2	187.3
Real final consumption	0.8	0.8	0.7	0.4	-8.3	170.9
<b>1.2 Saving, investment and debt</b>	<i>Percentage over disposable income</i>					<i>Euro area</i>
Savings ratio	12.1	13.3	12.8	13.7	23.3	19.5
Non-financial investment ratio	13.0	13.6	11.3	11.8	10.8	8.6
External financing (loans) ratio	10.0	11.0	13.7	9.9	10.0	2.8
Debt ratio	164.9	165.3	172.7	174.1	175.3	96.1
<b>1.3 Employment</b>						<i>Euro area</i>
Unemployment rate	6.3	5.5	5.6	5.6	6.8	7.8
Total employment, y-o-y%	1.4	4.2	3.0	3.2	1.2	-1.4

## 9.B Summary of accounts

	2016	2017	2018	2019	2020	2020
<b>2.1 Decomposition of gross disposable income</b>	<i>Contribution to annual percentage change</i>					<i>Euro area</i>
Compensation of employees (+)	0.9	4.0	3.8	2.1	2.7	-1.8
Gross operating surplus (+)	0.0	0.5	-0.2	0.0	-0.5	-0.6
Net social transfers (+)	-0.3	0.1	-0.4	0.9	2.7	3.2
Property income/other transf.(+)	0.1	0.2	0.6	0.5	0.1	-1.4
Direct taxes (-)	-0.6	-0.3	-1.6	-0.4	-1.0	0.5
Gross disposable income	0.1	4.5	2.1	3.1	3.9	-0.2
<b>2.2 Saving, investment and net borrowing flows</b>	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Saving, gross <sup>(1)</sup>	4,330.9	4,928.5	4,872.2	5,346.3	9,495.0	4,200.0
Non-financial investment, gross	4,639.4	5,089.5	4,313.2	4,628.8	4,412.4	1,852.7
Net lending(+)/net borrowing(-)	-308.5	-160.8	559.0	717.5	5,082.5	2,347.3
<b>2.3 Financial investment</b>	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Currency and deposits	3,672.1	3,998.6	5,582.1	5,631.4	4,540.9	1,999.3
Debt securities	-751.9	-773.6	-255.8	742.0	-1,245.1	-131.3
Investment funds and shares	-1,095.9	607.0	-600.3	-3,355.0	5,055.5	493.9
Life insurance and pension schemes	1,730.4	30.6	940.4	1,210.1	654.6	570.2
Other assets	79.3	92.1	115.7	88.5	90.8	221.0
Total assets	3,634.0	3,954.7	5,782.2	4,317.0	9,096.7	3,153.2
<b>2.4 Financial liabilities</b>	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Short-term loans	-260.1	132.9	-21.7	-178.2	289.6	-34.7
Long-term loans	3,775.1	3,937.3	5,184.1	4,045.3	3,750.8	642.9
Other liabilities	423.8	44.1	65.5	-262.5	1.0	84.3
Total liabilities	3,938.8	4,114.2	5,227.9	3,604.6	4,041.5	692.5

(1) Including net capital transfers.