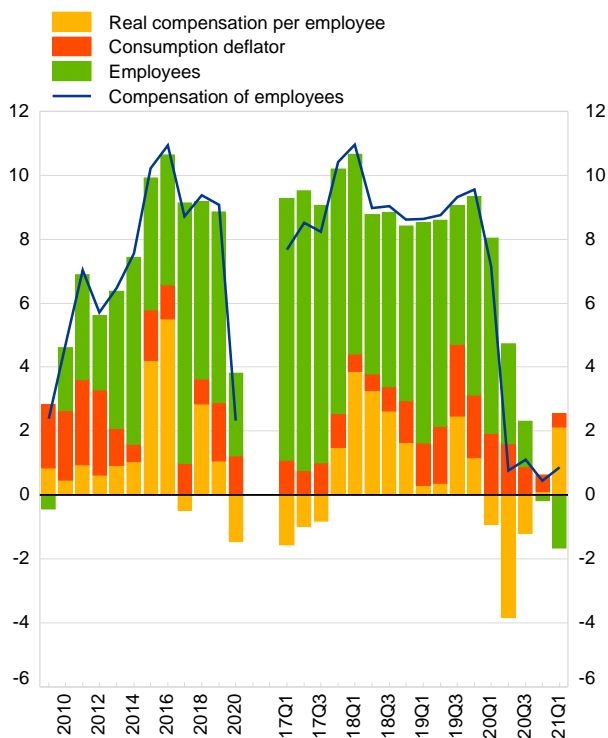


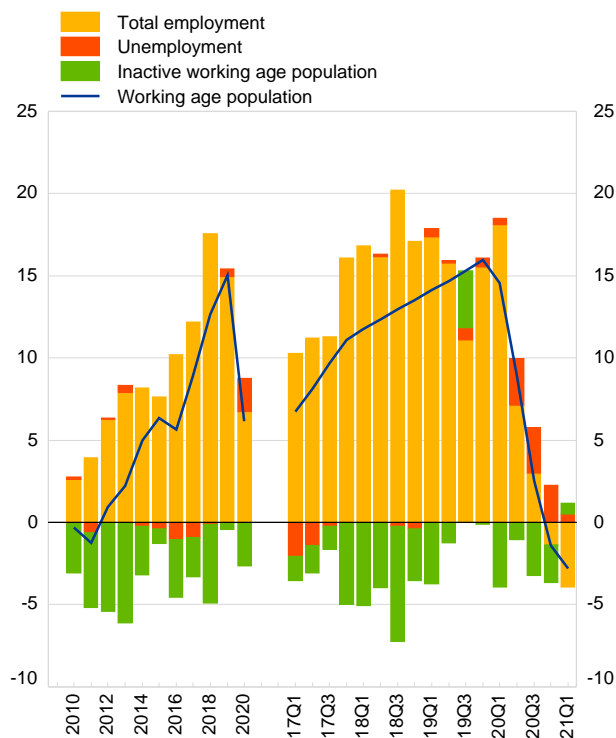
3. Compensation of employees and components

(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)

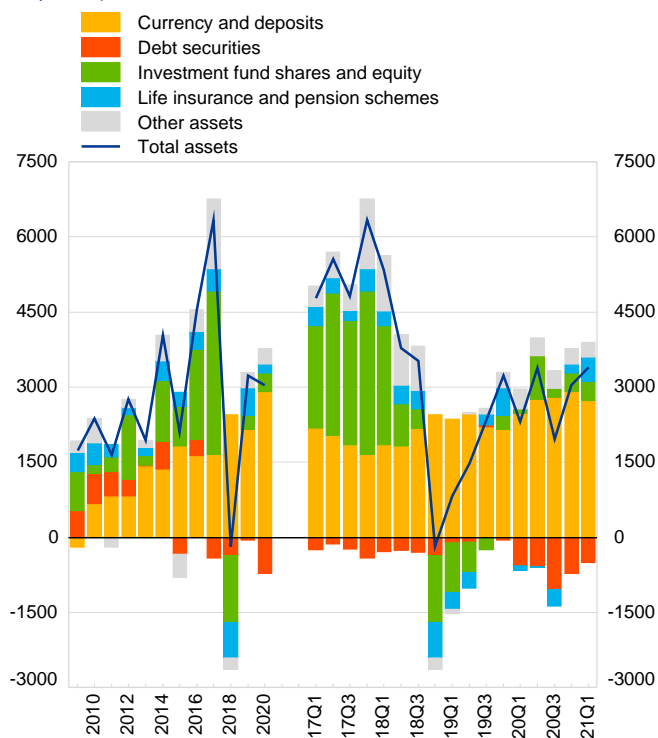


* The figures for year-to-year changes amounting to fewer than 3000 persons (for quarterly data) and 800 persons (for annual data) may not reflect actual changes in levels due to underrepresentation.

** 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.

6. Household investments in financial assets and contributions by components

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



Note: charts 1,2,5,7 and 8 are not available for Malta

9.A Household key indicators

	2016	2017	2018	2019	2020	2020
1.1 Disposable income per capita	<i>Annual percentage change</i>					<i>Index euro area=100</i>
Nominal gross disposable income						
Deflator of final consumption	1.0	1.0	0.8	1.8	1.2	
Real gross disposable income						
Real final consumption						
1.2 Saving, investment and debt	<i>Percentage over disposable income</i>					<i>Euro area</i>
Savings ratio						19.6
Non-financial investment ratio						8.6
External financing (loans) ratio						2.9
Debt ratio						96.2
1.3 Employment						<i>Euro area</i>
Unemployment rate	4.7	4.0	3.7	3.6	4.3	7.8
Total employment, y-o-y%	5.0	6.0	8.1	6.6	2.7	-1.4

9.B Summary of accounts

	2016	2017	2018	2019	2020	2020
2.1 Decomposition of gross disposable income	<i>Contribution to annual percentage change</i>					<i>Euro area</i>
Compensation of employees (+)						-1.8
Gross operating surplus (+)						-0.7
Net social transfers (+)						3.1
Property income/other transf.(+)						-0.9
Direct taxes (-)						0.4
Gross disposable income						0.1
2.2 Saving, investment and net borrowing flows	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Saving, gross ⁽¹⁾						4,283.5
Non-financial investment, gross						1,843.9
Net lending(+)/net borrowing(-)						2,439.6
2.3 Financial investment	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Currency and deposits	1,639.1	1,656.0	2,449.4	2,163.0	2,906.1	2,000.9
Debt securities	311.6	-413.0	-357.4	-59.7	-724.8	-129.2
Investment funds and shares	1,802.6	3,265.6	-1,349.2	279.9	381.7	489.6
Life insurance and pension schemes	364.1	448.2	-702.1	551.3	178.0	551.6
Other assets	432.3	1,384.3	-225.2	301.1	301.8	240.8
Total assets	4,549.7	6,341.2	-184.5	3,235.5	3,042.8	3,153.6
2.4 Financial liabilities	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Short-term loans	15.6	53.3	18.1	-72.8	-176.5	-29.2
Long-term loans	609.9	720.5	788.1	1,060.9	858.3	658.0
Other liabilities	429.4	193.5	65.3	84.5	0.9	48.0
Total liabilities	1,054.9	967.2	871.5	1,072.5	682.6	676.8

(1) Including net capital transfers.