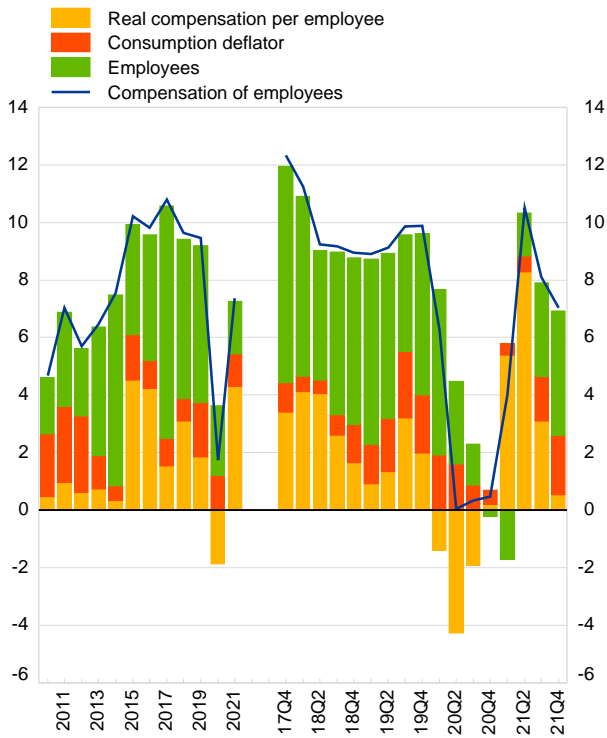


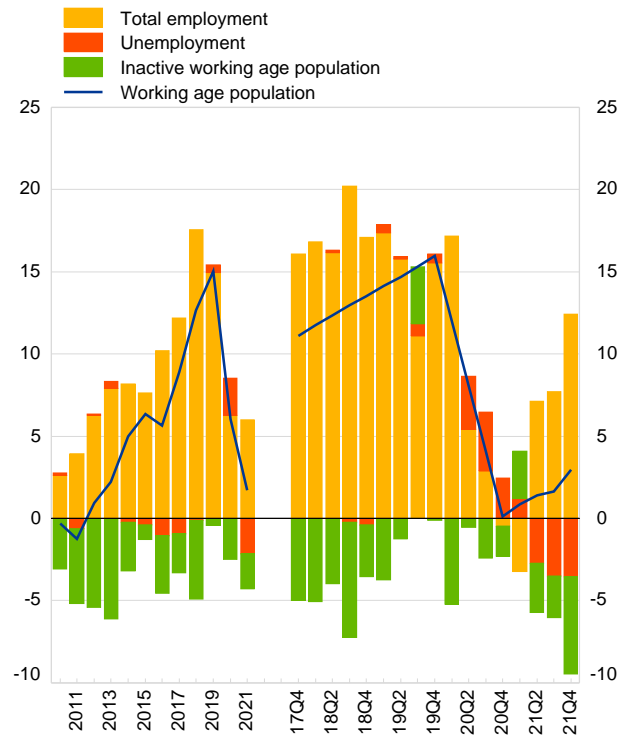
3. Compensation of employees and components

(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)

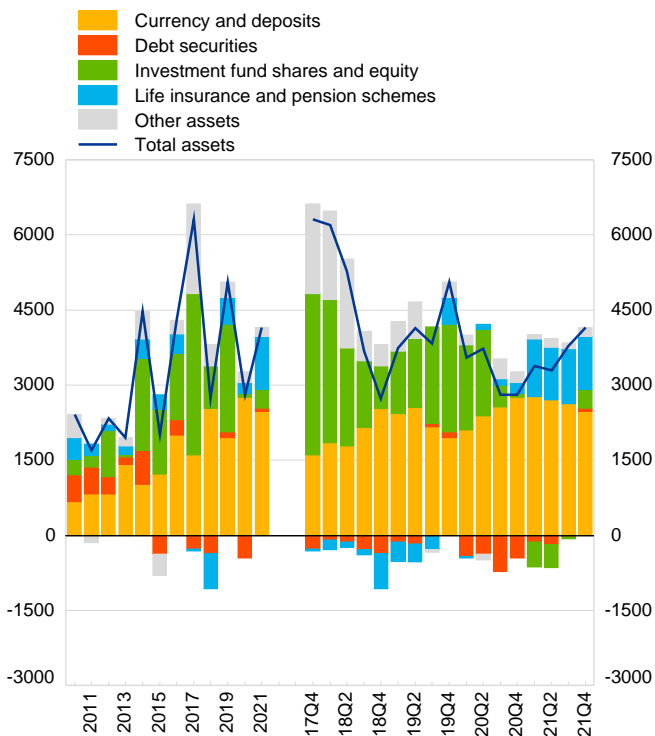


* The figures for year-to-year changes amounting to fewer than 3000 persons (for quarterly data) and 800 persons (for annual data) may not reflect actual changes in levels due to underrepresentation.

** 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	1.9	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						19.4
Non-financial investment ratio						8.6
External financing (loans) ratio						2.8
Debt ratio						96.3
1.3 Employment						<i>Euro area</i>
Unemployment rate	4.7	4.0	3.7	3.6	4.4	8.0
Total employment, y-o-y%	5.0	6.0	8.1	6.6	2.6	-2.0

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 (+)						-0.6
Net social transfers (+)						3.1
Property income/other transf.(+)						-1.4
Direct taxes (-)						0.4
Gross disposable income						-0.2
2.2 Saving, investment and net borrowing flows	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Saving, gross ⁽¹⁾						4,186.5
Non-financial investment, gross						1,850.8
Net lending(+)/net borrowing(-)						2,335.7
2.3 Financial investment	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Currency and deposits	2,008.9	1,614.1	2,541.3	1,956.0	2,764.7	2,008.5
Debt securities	306.5	-271.4	-355.1	110.8	-453.7	-125.4
Investment funds and shares	1,327.0	3,211.6	842.3	2,153.4	67.3	552.1
Life insurance and pension schemes	383.8	-32.9	-712.4	532.3	217.4	524.0
Other assets	266.3	1,792.1	418.3	312.7	218.7	223.7
Total assets	4,292.6	6,313.5	2,734.5	5,065.1	2,814.4	3,183.0
2.4 Financial liabilities	<i>Euro per capita, four quarter sum</i>					<i>Euro area</i>
Short-term loans	23.9	72.0	37.0	27.4	-57.5	-34.9
Long-term loans	514.1	710.1	764.8	1,060.7	751.9	644.4
Other liabilities	81.3	200.7	410.4	-28.5	27.3	161.5
Total liabilities	619.4	982.9	1,212.3	1,059.6	721.7	771.0

(1) Including net capital transfers.