

ANNEX D

Inventory of country methodologies for producing micro wealth statistics

This Annex presents the detailed results of a questionnaire designed by the Expert Group to compare and make an inventory of country methodologies for producing micro wealth statistics. Countries were asked to provide detailed information on their main wealth surveys, grouped under four main headings: i) main features; ii) wealth classification; iii) coverage and collection; and iv) dissemination practices.

The Questionnaire was addressed to the National Statistical Offices, the European Central Bank (which when necessary dispatches the questionnaire to National Central Banks) and to Eurostat in June 2011, with replies due by the beginning of July 2011. As of March 2012, 27 responses were received (26 from countries and 1 for the European Central Bank).¹ In general, respondents have provided most of the required information. The general results are described in Sections D.1 to D.4, while the characteristics of the wealth classifications used in each country are available in Section D.5. A brief summary of the key insights is provided below.

The information provided in these tables relate to the “main” wealth survey available in each country, with the choice of the most representative source left to each statistical office or central bank. The results are grouped in three categories: i) European countries adhering fully to the HFCS framework (Austria, Belgium, Greece, Luxembourg, Malta, Slovakia and Slovenia), ii) European countries adhering partially to the HFCS recommendations (France, Italy, Portugal and Spain); and iii) countries conducting independent surveys (Australia, Canada, Chile, Estonia, Finland, Germany, Israel, Japan, the Netherlands, Norway, New Zealand, Korea, Turkey, the United Kingdom and the United States).²

D.1. Overview of the main sources

Table D.1 summarises the general characteristics of the various data sources. For most countries, wealth distribution data are based on household surveys, although in the case of Canada, Finland, France and Malta, they are (at least partially) based on administrative data.

A majority of surveys are cross-sectional but include a panel component (consisting generally in half of the sample) in the case of Belgium, Estonia, Italia, Luxembourg, Portugal and Spain. While the case of the while for Netherlands, the United Kingdom and the United-States surveys are panel only.

Most surveys collect information not only about wealth but also about income and expenditure (Australia, Austria, Belgium, Canada, Chile, France, Germany, Greece, Italy,

Table D.1. Overview

Countries/ organisations	Survey name	Data producer	Data sources	Sample design	Data collection	Number of observations	Number of dataset comparable across time	Additional topic covered	Availability of a panel dimension and share of the original sample	Use of administrative records/ matching
European Central Bank	Household Finance and Consumption	ECB/National Central Bank's or National Statistics Institute's of individual euro area countries	Survey	Country dependent	Face-to-face interviews, Web- based survey (only in the Netherlands)	n.a.	0	Primary: Expenditure, income Secondary: Housing, employment, pensions entitlements, inheritance, gifts	Country dependent: Cross-sectional data only, panel data only or panel on a sub-sample	Country dependent
Austria	As above	Österreichische Nationalbank		Stratified, clustered, multi-stage	Face-to-face interviews	2 600 households (estimated)	0	As above	No	No
Euro area	As above	Synovate		Stratified	Face-to-face interviews	2 360	0	Primary: Expenditure, income Secondary: Housing, other	Yes	No
Greece	As above	National Bank of Belgium		Stratified, clustered	Face-to-face interviews	6 601 individuals (aged 16 and over) 2 971 households	0	Primary: Expenditure, income Secondary: Housing, employment, pensions entitlements, inheritance, gifts	No	No
Luxembourg	As above	CEPS/INSTEAD under the supervision of BCL	Survey using ECB framework	Stratified	Face-to-face interviews	950 households	0	As above	Yes (exact fraction of panel households is still discussed)	No
Malta	As above	Central Bank of Malta		Stratified, single-stage	Face-to-face interviews	843 households	n.a.	As above	No	Yes/No
Slovak Rep.	As above	National Bank of Slovakia		Country quota sampling	Face-to-face interviews	2 000 (estimated)	n.a.	As above	No	No
Slovenia	As above	Bank of Slovenia		Multi-stage	Face-to-face interviews	344 (estimated)	n.a.	As above	No	No
France	Enquête Patrimoine	INSEE		Stratified, multi-stage	Face-to-face interviews	29 442 individuals, 15 006 households 35 729 individuals in total	Approximatively 5	Primary: Housing Secondary: Expenditure, income, gifts, inheritance, biographical and professional path, employment, risk aversion, symbolic and intangible wealth	No	Yes/Yes
Italy	Household Income and Wealth	Banca d'Italia		Multi-stage	Face-to-face interviews	19 907 individuals, 7 977 households	32 (1977)	Primary: Income, housing Secondary: Expenditure	Yes (around 50%)	No
Netherlands	Income Panel	Statistics Netherlands	Administrative data	n.a.	Administrative records	27 000 individuals, 93 000 households	5 (2006)	Primary: Income	Panel data only	n.a.
Portugal	Inquérito à Situação Financeira das Famílias	Statistics Portugal	Survey partially	Multi-stage	Face-to-face interviews	9 761 Individuals, 4 437 households	0	Primary: Expenditure, income Secondary: Housing, employment, pensions entitlements, inheritance, gifts	Yes (% of the sample : "to be defined")	No
Spain	Encuesta Financiera de las Familias	Depending on the waves	based on ECB framework	Stratified, clustered	Face-to-face interviews	6 197 households	3	Primary: Expenditure, income Secondary: Housing	Yes (54% average of available waves)	No

Table D.1. **Overview** (cont.)

Countries/ organisations	Survey name	Data producer	Data sources	Sample design	Data collection	Number of observations	Number of dataset comparable across time	Additional topic covered	Availability of a panel dimension and share of the original sample	Use of administrative records/ matching
Australia	Survey of Income and Housing	Australian Bureau of Statistics	Survey	Stratified, clustered, multi-stage	Face-to-face interviews	19 212 individuals, 9 961 households	3 (2003)	Primary: Expenditure (only every 6 years), income, material deprivation, housing Secondary: Disability, child care arrangements, ethnicity	No	No
Canada	Survey of Financial Security	Statistics Canada	Survey	Stratified, clustered	Face-to-face, administrative records	12 821 individuals, 5 188 households, 5 282 families (total: 23 291)	2	Primary: Income Secondary: Expenditure, housing	No	Yes/Yes
Chile	Survey of Household Finances	Central Bank of Chile	Survey	Stratified, multi-stage	Face-to-face interviews	10 731 individuals, 3 819 households	1 (2007)	Primary: Income, housing Secondary: Expenditure, material deprivation	No	No
Estonia	Estonian Social Survey (EU-SILC EE)	Statistics Estonia	Survey	Stratified, stratified, systematic sampling	Face-to-face interviews	11 220 individuals, 4 965 households	6	Primary: Income, housing, poverty and social exclusion Secondary: Material deprivation	Yes (60-65%)	No
Finland	Household Wealth Survey Household's Assets	Statistics Finland	Administrative records and Survey	Stratified, two- phase	Face-to-face interviews, administrative records	10 989 households	6 (1987)	Primary: None Secondary: Income, housing, gifts, inheritances, liabilities	No	Yes/Yes
Germany	Sample Survey of Income and Expenditure	Federal Statistical Office	Survey	Quota sample	Self completion questionnaire	56 274 households (for assets and liabilities)	7 (1978)	Primary: Expenditure, income, housing, equipment of households with selected consumer durables Secondary: None	No	No
Israel	Household Expenditure Survey	Central Bureau of Statistics	Survey	Multi-stage	Face-to-face interviews, self completion questionnaire	6 270 households	13	Primary: Expenditure, income Secondary: Material deprivation housing	No	No
Japan	National Survey of Family Income and Expenditure	National Statistics Center	Survey	Stratified, clustered, multi-stage	Self completion questionnaire	56 800 households	n.a.	As above	No	No
Korea	Survey of Household Finances	Statistics Korea	Survey	Stratified, clustered, multi-stage	Face-to-face interviews	10 524 households	1	Primary: Housing Secondary: Expenditure, income	No	No
Norway	Income Statistics for Households	Statistics Norway	Administrative records	n.a.	Administrative records	2.1 million	23	Primary: Income Secondary: Housing	n.a.	n.a.
New Zealand	Household Savings Survey	Statistics New Zealand	Survey	Stratified, clustered, multi-stage	Face-to-face interviews	5 373 Economic units	1	As above	No	No

Table D.1. **Overview** (cont.)

Countries/ organisations	Survey name	Data producer	Data sources	Sample design	Data collection	Number of observations	Number of dataset comparable across time	Additional topic covered	Availability of a panel dimension and share of the original sample	Use of administrative records/ matching
Turkey	Household Budget Survey	Turkish Statistical Institute	Survey	Stratified, clustered, multi-stage	Face-to-face interviews	28 041 individuals, 10 046 households	9	Primary: Expenditure Secondary: Income, material deprivation, housing	No	No
United Kingdom	Wealth and Assets Survey	Office for National Statistics	Survey	Stratified, multi-stage	Face-to-face interviews	53 298 individuals, 30 595 households	2	Primary: None Secondary: Income, housing, attitudes, household debt, subjective wellbeing (from July 2011)	Yes (100%)	No
United States	Survey of Consumer Finances	Board of Governors of the Federal Reserve System	Survey	Stratified, clustered, multi-stage, dual frame	Face-to-face and telephone interview	6 513	8	Primary: Income, housing Secondary: Expenditure financial inst., used labor history, marital history, pension rights	Cross sectional data panel data (86-09)	No

Israel, Japan, Luxembourg, Malta, Portugal, Slovak Republic, Slovenia, Spain, Korea, Turkey and the United States), or income only (Estonia, Finland, Netherlands, Norway, New Zealand and the United Kingdom). Inheritance, non-monetary aspects of material deprivation and other topics are also collected as secondary items in most surveys.

D.2. Data collection properties

In all countries except the Netherlands, the information collected refers to the non-institutional population (Table D.2). As a result, and not surprisingly, the population groups excluded from the survey are often the same: non-private dwellings; people with a non-permanent address; and people living overseas and in small territories.

With respect to the usual standards for household-based surveys, overall response rates are quite high in most countries, generally around 50% or above, with the exception of Belgium, Chile, Luxembourg and Malta. Almost all the surveys propose a set of weights to ensure the sample's representativeness.

Most countries refer to the household and the individual as the main unit used to collect wealth information. In all countries, people are considered to be part of the same household when they share a common dwelling and budget. However, the selection of the person to be interviewed in a household differs across countries. Some countries select on the basis of an economic criterion (e.g. in Germany and Japan, the person with the highest income). Other countries rely on an assessment of who is most knowledgeable about the household financial situation, while in others all persons above a given age are interviewed.

Due to the high concentration of wealth, which is hard to capture in a survey using the usual sampling procedure, over-sampling of the wealthiest households is applied in most countries except Australia, Germany, Italy, Israel, Japan, Malta, Norway and Turkey. To preserve confidentiality at the top of the distribution, some countries apply top-coding to the data record disseminated to the public (Australia, France, Israel, Japan, Korea, Malta, New Zealand and Portugal).

D.3. Structure of wealth items recorded and their valuation

Most countries adhering (partially or fully) to the HFCS framework record holdings of different types of assets net of the liabilities pertaining to them (Table D.3). The exceptions are France and Italy, where assets of different types are recorded “gross” of the liabilities relating to them. Among countries conducting independent surveys, Australia, Canada, Chile, Estonia, Finland, Germany, Israel, Japan, Norway, Korea and Turkey rely on “gross” recording of asset holdings, while New Zealand and the United States record these on a “net” basis.

The time reference for valuation is usually at the time of interview for most countries, although Italy, Finland, Korea, Norway and the Netherlands consider the end of the year prior to the interview as the time reference. When administrative data are not used, the valuation method retained is usually the estimation declared by the respondent, though in some countries this is completed by respondent records. The resulting amounts are usually recorded using a mix of currency amounts and pre-defined ranges.

Table D.2. Data collection properties

Countries/ organisations	Overall response rate	Rules for response rate computation	Population out of the scope of the survey	Groups excluded who have the largest impact	Definition of the unit of observations	Person(s) interviewed	Time frame for data collection	Availability of weights	Imputation for item non-response/ methodology used	Oversampling	<i>Ex post</i> top coding	Mandatory survey
European Central Bank	50-60%	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	n.a.	Individuals (for demographic, employment, pension and income variables)/ households	The one who is the most knowledgeable of the households' finances	Country dependent	Yes ¹	Yes Multiple imputation, five implicates (mandatory requirement for all household income, consumption and wealth components covered by the survey	Yes Oversampling of wealthy households applied in most countries according to different methods	No	No With the exception of some countries where the survey is conducted by National Statistical Institutes
Austria	50-60%	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	n.a.	Individuals (for demographic, employment, pension and income variables)/ households	Yet to be defined as per tabulation of HFCS data. As per data collection, the reference person is the one who is at the centre of the household's finances	Sept.-June	Yes	As above	Yes Oversampling of households in Vienna because of expected higher no-response	No	No
Belgium	< 30% (available for 2 countries)	Multiple imputation	n.a.	n.a.	Person living alone or a group of people who live together in the same private dwelling and share expenditures, including the joint provision of the essentials of living	All persons above a given age	April-Sept.	Yes	As above	Yes Oversampling of wealthy households	No	No
Greece	30-50%	Missing data	People living in villages less than 400 inhabitants, people living in non- private dwellings, people without permanent address	n.a.	Individuals (for demographic, employment, pension and income variables)/ households	The one who is the most knowledgeable of the households' finances	Aug.-Sept.	Yes	Yes Multiple imputation for all wealth items	Yes Oversampling of wealthy residential areas in Athens and Thessaloniki	Not decided yet	No
Luxembourg	< 30% (available for 2 countries)	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	2.6% of private households	Fiscal households	The one who is the most knowledgeable of the households's finances	Oct.-April	Yes	Yes Multiple imputation, five implicates (mandatory requirement for all household income, consumption and wealth components covered by the survey	Yes - Oversampling of wealthy households based in labour income documented in the social register Oversampling rate of 20% as suggested by ECB guidelines	No	No

Table D.2. Data collection properties (cont.)

Countries/ organisations	Overall response rate	Rules for response rate computation	Population out of the scope of the survey	Groups excluded who have the largest impact	Definition of the unit of observations	Person(s) interviewed	Time frame for data collection	Availability of weights	Imputation for item non-response/ methodology used	Oversampling	<i>Ex post</i> top coding	Mandatory survey
Malta	30-50%	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	n.a.	Individuals (for demographic, employment, pension and income variables)/ households	The one who is the most knowledgeable of the households's finances	Oct.-Feb.	Yes	As above	No	No	Yes
Slovak Rep.	n.a.	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	n.a.	Individuals (for demographic, employment, pension and income variables)/ households	Yet to be defined as per tabulation of HFCS data. As per data collection, the reference person is the one who is at the centre of the household's finances	4th quarter 2010	N.a	Yes Multiple imputation, five implicates (for all household income, consumption and wealth components)	n.a.	No	No
Slovenia	30-50%	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	n.a.	Individuals (for demographic, employment, pension and income variables)/ households	All person above a given age	Nov.-Dec.	Yes	As above	Yes Oversampling of people who live in Ljubljana and Maribor	No	No
France	60-70%	Missing data	People living in non-private dwelling People without permanent address (2.4%)	n.a.	Individuals and households	All person above a given age	Oct.-Feb.	Yes	Yes Only holding variables are concerned: Balanced imputation by stratified hotdeck	Yes Wealth and CSP crossed by age oversampling rate: sample size in defined <i>ex ante</i> . Neyman's allocation is used to calculate the size of each strata	No	Yes
Italy	50-60%	Missing data	Institutionalised persons (people living in hospitals, prisons, etc.) (0.5%)	n.a.	Individuals and households (people living in the same dwelling and having a common budget)	The person who is the most knowledgeable about the finances of this households	Jan.-June	Yes	Yes Single stochastic imputation	No	No	No
Netherlands	> 80%	n.a.	None	n.a.	Individuals and households (people living in the same dwelling and having a common budget)	n.a.	n.a. (tax records)	Yes	n.a.	n.a.	No	n.a.

Table D.2. Data collection properties (cont.)

Countries/ organisations	Overall response rate	Rules for response rate computation	Population out of the scope of the survey	Groups excluded who have the largest impact	Definition of the unit of observations	Person(s) interviewed	Time frame for data collection	Availability of weights	Imputation for item non-response/ methodology used	Oversampling	<i>Ex post</i> top coding	Mandatory survey
Portugal	n.a.	Missing data	People living in non private dwellings/ n.a.	n.a.	Households People living in the same dwelling and having a common budget	Household member chosen by other household members	April-July	Yes	Yes Multiple imputation, five implicates (for all household income, consumption and wealth components)	Yes	No	Yes
Spain	n.a.	Missing data	Persons living in collective households and in institutions are generally excluded from the survey	n.a.	Households	Person most knowledgeable about the finance of the household	Oct.-July	Yes	Yes All variables/questions are imputed. Stochastic regression methods mostly and multiple imputations provided	Yes By wealth strata using wealth tax records	No	No
Australia	> 80%	Missing data	People in sparsely populated areas People living in non-private dwelling People without permanent address (2-3%)	Elderly	People usually living in the same dwelling	See annex sheet	Continuously throughout the year	Yes	Yes Donor records from fully responding households with matching characteristics	No	No	Yes
Canada	60-70%	Missing data	3 territories (Yukon, North West, Nuvanut) Indian reserves Official representative of other countries Members of military camp or retreat houses (2%)	n.a.	Economic family	Reference person	April-June	Yes	Yes	Yes High income group defined by USD 200 000 of total family income or investment income of USD 50 000	n.a.	n.a.
Chile	30-50%	Missing data	People in overseas territory People in sparsely populated areas People living in non-private dwellings People without permanent address	n.a.	Individuals Households (people living in the same dwelling and having a common budget)	Person who most contributes to household income	Oct.-Dec.	Yes	Yes Multivariate method applied to income, assets and liabilities at household level	Yes Oversampling of households living in high income areas (areas where 80% of the population or more belongs to the two deciles of income)	No	No

Table D.2. Data collection properties (cont.)

Countries/ organisations	Overall response rate	Rules for response rate computation	Population out of the scope of the survey	Groups excluded who have the largest impact	Definition of the unit of observations	Person(s) interviewed	Time frame for data collection	Availability of weights	Imputation for item non-response/ methodology used	Oversampling	<i>Ex post</i> top coding	Mandatory survey
Estonia	70-80%	Missing data	People living in non-private dwelling People without permanent address (1%)	Youth/ Elderly	Individuals Households (people living in the same dwelling and having a common budget)	Person who owns or rents the housing unit	Feb.-June	Yes	Yes. All missing values of income variables and exact amounts of foodstuffs produced for own consumption are imputed. No wealth items are imputed	Yes	No	No
Finland	70-80%	Missing data	Institutional households are excluded	n.a.	Households People having a common budget for essential items	Person with the highest income	Feb.-May	Yes	No	Yes High income households	Yes	No
Germany	Inapplicable (quota sampling)	Missing data	People in overseas territories. People without permanent address. People living in communal establishments and institutions. Household with a monthly net income of EUR 18 000 or more	n.a.	Household People living in the same dwelling and having a common budget	Person with the highest income	Jan.	Yes	No	No	No	No
Israel	> 80%	Missing data	People in overseas territory. People living in non-private dwellings/5%	n.a.	Households People living in the same dwelling and having a common budget	The first adult who answer the questionnaire	Continuously throughout the year	Yes	Yes Using the average of the responders, using price list files	No	No	Yes
Japan	> 80%	Missing data	People in overseas territories. People without permanent address	Groups defined by nationality or ethnic group	Households	Person with the highest income	Sept.-Nov.	Yes	No	No	Yes	Yes
Korea	> 80%	Missing data	People without permanent address. Students living alone under 15 year old. People living in dwelling in a social welfare facility. Households composed of non family members and foreigners	n.a.	Households People living in the same dwelling and having a common budget	Person taking responsibility for household's living	20 days from April- May	Yes	No	Yes Oversampling for people having an apartment whose area is over 132 m ²	No	Yes

Table D.2. Data collection properties (cont.)

Countries/ organisations	Overall response rate	Rules for response rate computation	Population out of the scope of the survey	Groups excluded who have the largest impact	Definition of the unit of observations	Person(s) interviewed	Time frame for data collection	Availability of weights	Imputation for item non-response/ methodology used	Oversampling	<i>Ex post</i> top coding	Mandatory survey
New Zealand	70-80%	Missing data	People in overseas territories/People in sparsely populated areas/People living in non private dwelling/People without permanent address	Youth/ Elderly	Economic unit	Randomly selected in the household member aged 18+	Aug.-Nov.	Yes	Yes Deterministic	Yes Maori ethnic group/ Maori booster sample/ Extra sample selected and a screening questionnaire was used to select respondents who identified as Maori	No	Yes
Norway	n.a.	Missing data	People living in non-private dwelling People in illegal situation (< 2%)	Elderly	Individuals and households	n.a.	Oct.-March	No	No	No	No	n.a.
Turkey	70-80%	Missing data	People living in non private dwellings/ n.a.	Person with the highest income	Households People living in the same dwelling and meeting their own basic needs together	Person with the highest income	Continuously throughout the year	Yes	No	No	No	No
United Kingdom	50-60% and above for some waves	Missing data	People in overseas territories People in sparsely populated areas People living in non private dwelling People without permanent address Northern Island (< 1%)	n.a.	Individuals and households	All person above a given age	Continuously throughout the year	Yes	Yes Nearest neighbor On a wide range of wealth variables	Yes Estimated high wealth households See Annex sheet for more details	Yes	No
United States	69%	Missing data	People in overseas territ. People in non- private dwell	n.a.	Economic family	Reference person	Families and individuals	Yes	Multiple imputation of all missing data	Oversampling of wealthy people	No	n.a.

Table D.3. Structure

Countries/ organisations	Gross or net basis	Time referring Currency amount	Valuation method	Coherence with external sources	Reference to written records	Information collected on other wealth variables and data related to transactions
European Central Bank	Net worth on business collected and classified as households assets	Dependent on the country (most of the time: at the time of interview) Currency amount and ranges	Estimated by respondent Direct valuation from respondent records (financial assets and liabilities only)	Countries carry out regular checks with external sources Additional coherence checks with external sources are also performed by the ECB	Information received from banks and other financial institutions	
Austria	As above	At the time of interview Currency amount and in ranges	As above	n.a.	Information received from banks and other financial institutions	
Belgium	As above	At the time of interview Currency amount and in ranges	As above	Yes	Information received from banks and other financial institutions	
Greece	As above	At the time of interview Currency amount and in ranges	Estimated by respondent	No	Bank statements, salary and pension statements	Investments attitudes Risk aversion Saving attitudes
Luxembourg	Net worth on business	At the end of previous year Currency amount (if variable was not given as an exact amount, brackets are collected)	Estimated by respondent Direct valuation from respondent records (financial assets only)	Coherence available external sources will be carried out Additional coherence checks with external sources are also performed by the ECB	Information received from banks and other financial institutions	Comparison of last 12 months expenses to average income Ability to get financial assistance Financial constrains Retirement plans
Malta	Net worth on business collected and classified as households assets	At the time of interview Currency amount	Estimated by respondent Direct valuation from respondent records (financial assets and liabilities only)	n.a.	Information received from banks and other financial institutions	Income and inheritance expectations Purchases Sales of assets Capital
Slovak Rep.	As above	At the time of interview Currency amount	Estimated by respondent Direct valuation from respondent records (financial assets only)	No	Information received from banks and other financial institutions	
Slovenia	Net worth on business	At the time of interview Currency amount	As above	Coherence available external sources will be carried out Additional coherence checks with external sources are also performed by the ECB	Information received from banks and other financial institutions	
France	Gross	At the time of interview Currency amount Respondent reported ranges	Estimated for respondent Direct valuations from respondent records	Yes With National Accounts Sheets It leads to an adjustment of the data	Amortisation table, bank, insurance statements, any other records the respondent might consider helpful	Risk aversion Saving attitudes
Italy	Gross	At the end of the previous year Currency amount (and in defined ranges for Financial Assets)	Estimated by respondent	Yes (except for Business Loans and Informal loans) The data has not been adjusted	Pay receipts, accounts statements, bank statements, bank or postal documents	None
Netherlands	Gross, except for business wealth	At the end of the previous year Currency amount	Information from tax authorities	Global check with National Accounts No adjustment	n.a.	n.a.

Table D.3. **Structure** (cont.)

Countries/ organisations	Gross or net basis	Time referring Currency amount	Valuation method	Coherence with external sources	Reference to written records	Information collected on other wealth variables and data related to transactions
Portugal	As above	At the time of interview Currency amount or self-reported Pre-defined ranges	Estimated by respondent Direct valuation from respondent records (financial assets and liabilities only)	n.a.	Information received from banks and other financial institutions	Comparison of last 12 months expenses to average income Ability to get financial assistance Financial constrains Retirement plans Income and inheritance expectations Rebalancing of portofolio Purchases Sales of assets Capital gains-losses Unrealised gains-losses Substantial gifts-inheritance received by type
Spain	Net worth on business collected	At the time of interview Currency amount	As above	Yes With other data not described The data has not been adjusted	Information received from banks and other financial institutions	Investment attitudes Future expenses compared to current Direction of change expected in savings. From 2011: House value expectations Probability of losing job Probability of finding job Purchases-sales of assets (available for real estate assets) Capital gains and losses Unrealised gains-losses Inheritances Gifts
Australia	Gross except for unincorporated business (net of liabilities)	At the time of interview Currency amount	Estimated by respondent Direct valuations from respondent records	Yes With National Account Balance Sheet data except for Mutual and Investments Funds, other financial assets, collectibles, other non-financial assets business loans, instalment debt, informal debt but it does not lead to an adjustment	Loans statements Credit card statement Charge account statement Bank statement Bank books Superannuation statements Shares certificate	No
Canada	Gross	At the time of interview Currency amount	As above	No	Bank records Debt Any financial statement	Purchases-sales of assets Capital Gains-losses
Chile	Gross	At the time of interview Currency amount and predefined ranges	Estimated by respondent	No	No	Payment Behavior Use of online banking Capital gains-losses

Table D.3. **Structure** (cont.)

Countries/ organisations	Gross or net basis	Time referring Currency amount	Valuation method	Coherence with external sources	Reference to written records	Information collected on other wealth variables and data related to transactions
Estonia	Gross	Value not available Total value not available for all assets except principal residence mortgage: Amount at the year of conclusion (interest term and terms of loans are also known) Currency amount	Valuation not used Principal residence mortgage: Estimated by respondent	No	Principal dwelling loan's contract	No
Finland	Gross	At the end of the previous year (except for transaction and saving accounts: Time of interview) Currency amount	Register, 2009 (except for saving accounts: Modelled) + price statistic	n.a.	n.a.	Purchases Sales of assets Buying and selling of securities
Germany	Gross	Survey year Currency amount	Estimated for respondent (only for real estate) Direct valuations from respondent records	No	No	No
Israel	Gross	At the time of interview Currency amount	Direct valuations from respondent records (for vehicles: Imputed from accepted and popular car price list	Yes Only for life insurance and pensions assets with tax records but the data have not been adjusted	No	Purchases Sales of assets
Japan	Gross	At the time of interview Currency amount for Financial Assets and liabilities In defined ranges for Non Financial Assets	Direct valuation from respondent records Modelled	No	No	No
Korea	Gross	At the end of previous year Currency amount	Direct valuation from respondent records	No Except for principal residence with the transaction value data and the data has been occasionally modified	Bankbook Insurance contract Housekeeping book, etc.	Capital Gains-losses
New Zealand	Business Assets were reported in a net basis	At the time of interview Currency amount	Estimated by respondent Valuation by trained person or professional (pension assets) Direct valuation from respondent records	No Except for transaction accounts, saving accounts, residence mortgage, credit card debt: Coherence with Central Bank data, educational loan with Tax Data. No adjustment has been made	Bank statements Superannuation statements Loan agreements Hire purchase agreements Anything that may relate to assets-liabilities	No
Norway	Gross	At the end of previous year Currency amount	Tax data	n.a.	n.a.	Capital Gains-losses

Table D.3. **Structure** (cont.)

Countries/ organisations	Gross or net basis	Time referring Currency amount	Valuation method	Coherence with external sources	Reference to written records	Information collected on other wealth variables and data related to transactions
Turkey	Gross	At the time of interview Only the number of real-estates, vehicles, durables belonging to the household. The value of principal residence is not asked in the survey whether household tenant or owner is asked	Direct valuation from respondent records	No	No	None
United Kingdom	Gross	At the time of interview	Estimated by respondent	No	Any that gave details of the assets they were reporting on	Changes in assets and liabilities in longitudinal data of changes in value
United States	Net, liabilities collected separately	Time of interview Currency amount or ranges	Estimated by respondent Direct valuation from respondent	Yes But it doesn't lead to an adjustment	Tax returns Account statements Business records etc.	Capital gains-losses Unrealised gains-losses

D.4. Wealth items inventory

Table D.4 summarises the availability of wealth items according to a common classification. A black cell indicates that the item is available and separable from others, a blue cell indicates that the item is available but not separable, while a white cell indicates that the item is missing.

Table D.4. **Inventory**

	AUS 2009		AUT 2013		BEL 2010		CAN 2005		CHL 2007		DEU 2012		ESP 2008		EST 2009		FIN 2009		FRA 2010		GRC 2009		ISR 2009		ITA 2008		JPN 2009		KOR 2010		LUX 2010		NLD 2010		NOR 2009		NZL 2009		PRT 2006		SVK 2010		SVN 2010		GBR 2008		USA 2010	
	Separable items																						Non-separable items																									
Financial assets																																																
Transaction accounts (FA1)	Black																						Black																									
Saving accounts (FA1)	Blue																						Blue																									
Certificates of deposits (FA1)	Blue																						Blue																									
Bonds (FA2)	Black																						Black																									
Stocks (FA3)	Black																						Black																									
Funds (FA4)	Black																						Black																									
Life insurance (FA5)	Black																						Black																									
Pensions assets (FA6)	Black																						Black																									
Other financial assets (FA7)	Black																						Black																									
Non-financial assets																																																
Principal residence (NF1.1)	Black																						Black																									
Investment in real estate (NF1.2, 1.3)	Black																						Black																									
Business assets (NF2)	Black																						Black																									
Vehicles (NF3.1)	Black																						Black																									
Durables (NF3.2)	Blue																						Blue																									
Collectibles (NF4)	Blue																						Blue																									
Other non-financial assets (NF5)	Black																						Black																									
Liabilities																																																
Principal residence mortgage (L1.1)	Black																						Black																									
Other property mortgage (L1.2)	Black																						Black																									
Other home secured debt (L1.3)	Black																						Black																									
Business loans (L2.1)	Black																						Black																									
Vehicles loans (L3)	Black																						Black																									
Other loans (L4)	Black																						Black																									
Informal debt (L6)	Black																						Black																									

With the exception of Estonia, Greece, Israel and Turkey, the three main wealth aggregates (financial assets, non-financial assets and liabilities) can be computed for all countries. This does not imply that their definition will be fully comparable, as some sub-items will be missing, but broad comparability can be achieved. For financial assets, saving accounts are almost always available, as are principal residence and investment in real estate for non-financial assets. Regarding liabilities, only those attached to the principal residence are widely available.

Notes

1. Switzerland answered the survey indicating that no micro data on household wealth are currently available.
2. Countries pertaining to the second group already conducted their own survey and so were not able to comply completely with the HFCS framework, but convergence is planned. In practice, partial compliance means that a set of core variables are to be delivered by all participating countries, while a set of non-core variables can be collected on a non-mandatory basis when the HFCS questionnaire is partially used.

D.5. Wealth classifications and items: Main characteristics by country

Australia

		Classification tree		Definition
Assets	Financial assets	Accounts with financial institutions		Current balances.
		Shares		Contract between the issuing company and the owner of the share giving the latter an interest in the management and the right to participate in profits.
		Trusts		A pooling of investors' money with administration by a trustee or professional manager. Includes private and public unit trusts.
		Debentures and bonds		Debenture: A formal acknowledgement of indebtedness by a company.
				Bond: Certificate of ownership of a specified portion of a debt, usually bearing a fixed rate of return.
		Incorporated business		Company registered with the Australian Securities and Investment Commission which therefore has a separate legal status to the individual owners.
		Superannuation (pension funds)	Accounts with government superannuation funds	Long-term savings arrangement which operates primarily to provide income for retirement.
			Accounts with non-government superannuation funds	
	Other financial assets		Other assets whose value arises from a contractual relationship rather than physical existence.	
	Non-financial assets	Property	Owner-occupied dwelling	Residential and non-residential properties excluding those owned by the respondent's business.
			Other property	
		Unincorporated business		Owner(s) and the business are the same legal entity.
		Contents of dwellings		Estimated value of household contents.
		Vehicles		Vehicle used for private purpose.
Assets not elsewhere specified		n.a.		
Liabilities	Property loans	Principal outstanding on loans for owner-occupied dwelling		Loans taken out for the purchase, construction, or alterations and additions to property, excluding those owned by the respondent's business. Also excludes property mortgages that are used for other purposes such as to purchase a car.
		Principal outstanding on other property loans		
	Other liabilities	Debt outstanding on study loans		Debts incurred in government higher education loan schemes.
		Amount owing on credit card		Amount owing on the respondent's latest credit card account statement irrespective of whether it was paid off by the due date.
		Principal outstanding on loans for vehicle purchases		Motor vehicles only.
		Principal outstanding on investment loans		Loans for investments excluding business purposes and rental property.
		Principal outstanding on loans for other purpose		n.a.

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Complete – Components of value of accounts held with financial institutions	< 10%	Individuals
Saving accounts			Individuals
Certificates of deposit			Individuals
Total bonds	Complete – Component of value of debentures and bonds		Individuals
Stocks	Complete – Value of shares, value of trusts		Individuals
Mutual funds	Complete – Collected in a catch-all question “Any other financial investments” (excluding superannuation)		Individuals
Investment funds			Individuals
Life insurance			Individuals
Pensions assets	Incomplete – Collect balance of accounts with superannuation funds – Unfunded superannuation assets are not collected		Individuals
Other financial assets	Complete – Collect children assets – Loans to persons not in the same household – Any other financial investments		Individuals
Principal residence	Complete – Estimated sale price of own dwelling		Households
Investment in real estate	Complete – Comprises value of residential property (excl. selected dwelling) and value of non-residential property		Households
Business assets	Complete – Value of own unincorporated business (net of liabilities), including silent partner assets		Individuals
Vehicles	Complete – Value of vehicles		Households
Durables	Complete – Value of contents of selected dwelling		Households
Collectibles	Complete – Collected in a catch-all question “value of other assets”	Individuals	
Other non-financial assets	Complete – Any saleable asset which has not already been reported by respondents	Individuals	
Principal residence mortgage	Complete – Principal outstanding on loans for selected dwelling (excl. business loans and loans on the property that are used for other purposes)	Households	
Other property mortgage	Complete – Principal outstanding on loans for rental and other property (excl. business loans and loans on the property that are used for other purposes)	Households	
Other home-secured debt	Complete – Component of principal outstanding on loans for other purposes (excl. business and investment loans)	Households	
Business loans	Not separately collected – Included in the asset “value of unincorporated business (net of liabilities)”	< 10%	n.a.
Vehicle loans	Complete – Principal outstanding on loans for vehicle purposes (excl. business and investment loans)	Households	
Instalment debt	Complete – Collected in a catch-all question “other purpose for loan”	Individuals	
Education loans	Complete – Amount outstanding on government provided loans for higher education fees and any student financial supplement liabilities	Households	
Other loans from financial institutions	Complete – Amount of credit card debt, principal outstanding on investment loans (excl. business and rental property loans)	Households	
Informal debt	Complete – Collected in a catch-all question on “other loans”	Households	

Austria¹

Assets	Description	Collection unit
Transaction accounts	Available.	Households
Saving accounts	Saving accounts, time deposits certificate of deposits and other such deposits are covered altogether.	
Certificate of deposits		
Total bonds	Available.	
Stocks		
Mutual funds		
Investment funds		
Life insurance		
Pensions assets	Private pensions plans and life insurance policies. Additional information collected that can also be used to estimate entitlements to occupational and public pension plans (although some assumptions will be needed and items non-response is high).	Individuals
Other financial assets	Managed accounts, unlisted shares, informal loans to friends and relatives, other types of assets.	Households
Principal residence	Separate questions on household main residence and other properties (with individual questions on additional details for the HMR and the three main properties).	
Investment in real estate		
Business assets	Business equity self-employment not publicly traded business. Passive investments in non-publicly traded stocks are considered as financials assets (see above).	
Vehicles	Cars and others vehicles.	
Durables		
Collectibles	Classified as other valuables, such as jewellery, works of art, antiques.	
Other non-financial assets	Precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, etc. (note: the distinction financial/non-financial is not straightforward).	
Principal residence mortgage	Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans.	
Other property mortgage		
Other home-secured debt	There is a loop of questions on the three main loans in each category, asking among others about loan purpose, monthly payments, initial value of the loan, original maturity; and for property loans, also about interest rates, loan refinancing/re negotiations, etc.	
Business loans		
Vehicle loans		
Instalment debt		
Education loans	Available.	
Other loans from financial instit.		
Informal debt	Informal, vehicle, educational and instalment loans included in non-collateralised loans.	

Note: Items main characteristics. Non-response rate per item not available.

1. Classification used not available.

Belgium¹

Assets	Availability	Item non-response	Collection unit		
Transaction accounts	Yes.	n.a.	Households		
Saving accounts	Saving accounts, time deposits, certificate of deposits and other such deposits are covered altogether.				
Certificate of deposits					
Total bonds	Ownership of four types of bonds (state/other general government, banks/other financial intermediaries, non-financial corporation and others) collected separately.				
Stocks	Yes.				
Mutual funds	Value of six types of investments/mutual funds collected separately.				
Investment funds					
Life insurance	Yes.			Individuals	
Pensions assets					
Other financial assets	Managed accounts, unlisted shares, informal loans to friends and relatives, other types of assets.				
Principal residence	Separate questions on household main residence and other properties.				
Investment in real estate	Yes.				
Business assets	Self-employment not publicly traded business. Passive investments in non-publicly traded stocks are considered as financials assets (see above).	n.a.	Households		
Vehicles				Cars and others vehicles.	
Durables				Yes.	
Collectibles				Classified as other valuables, such as jewellery, works of art, antiques.	
Other non-financial assets				Precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, etc. (note: the distinction financial/ non-financial is not straightforward).	
Principal residence mortgage				Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans.	
Other property mortgage					
Other home-secured debt					
Business loans					Question on loan purpose includes nine categories: to purchase main residence, to purchase other real estate asset, to refurbish or renovate the residence, to buy a vehicle or other means of transport, to finance business or professional activity, to consolidate other consumption debts, for education purposes, to cover living expenses/other purchases and for other purposes.
Vehicle loans					
Instalment debt					
Education loans					
Other loans from financial institutions	Yes.	n.a.	Households		
Informal debt				Informal, vehicles and instalment loans included in non-collateralised loans.	
Other wealth items	Separate questions on credit card debt, leasing contracts, credit lines, accounts with overdraft facilities, pension assets (private ones available and some information that could be used to estimate entitlement to public ones but assumptions needed).	n.a.			

Note: Items main characteristics. For future publications, intention is to be as consistent as possible with SNA.

1. Classification used not available.

Canada

Classification tree			Definition	
Assets	Financial assets	Deposits in financial institutions, mutual funds and investment funds, stocks, bonds, other financial assets	n.a.	
		Private pension assets		RRSP/LIRAs/RRIFs
				EPPs
				Other private pensions assets
	Non-financial assets	Principal residence, other real estate, vehicles, other non-financial assets		
Equity in business				
Liabilities	Mortgage on principal residence			
	Mortgage on other real estate			
	Line of credit			
	Credit card			
	Instalment debt			
	Student loans			
	Vehicles loans			
	Other debt			

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	No	n.a.	
Saving accounts	Yes	10-20%	Families
Certificate of deposits			
Total bonds			
Stocks			
Mutual funds			
Investment funds	No	n.a.	
Life insurance	Yes	n.a.	Families
Pensions assets		< 10%	
Other financial assets	No	n.a.	
Principal residence	Yes	< 10%	Families
Investment in real estate			
Business assets		10-20%	
Vehicles		< 10%	
Durables		n.a.	
Collectibles			
Other non-financial assets	No	n.a.	
Principal residence mortgage	Yes	< 10%	Families

Chile

Classification tree			Definition
Assets	Financial assets	Variable return assets	n.a.
		Fixed return assets	
	Non-financial assets	Principal residence	
		Investment in real estate	
		Vehicles	
Liabilities	Formal debt	Mortgage, consumption debt	Banking, department stores, vehicles and education
	Informal debt		

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Yes	Cannot be calculated (item only available in a catch-all question)	Household's head
Saving accounts		> 20%	Household
Certificate of deposits			
Total bonds	No	n.a.	
Stocks	Yes	> 20%	Household
Mutual funds			
Investment funds			
Life insurance			
Pensions assets			Household's head
Other financial assets			
Principal residence	Yes		Household
Investment in real estate			
Business assets	No	n.a.	
Vehicles	Yes	< 10%	Household
Durables		10-20%	
Collectibles	No	n.a.	
Other non-financial assets			
Principal residence mortgage	Yes	> 20%	Household
Other property mortgage			
Other home-secured debt	No	n.a.	
Business loans			
Vehicle loans	Yes	< 10%	Household
Instalment debt	No	n.a.	
Education loans	Yes	< 10%	Household
Other loans from financial institutions			
Informal debt			

Estonia¹

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Available only on 2008, total value not available, only number of households having this item can be estimated	< 10%	Households
Saving accounts	Not available		n.a.
Certificate of deposits	Not available		
Total bonds	Only persons who received income from bonds on the previous calendar year, total value not available	< 10%	Individuals
Stocks	Only persons who received income from securities on the previous calendar year, total value not available	< 10%	Individuals
Mutual funds	Not available		n.a.
Investment funds	Not available		
Life insurance	Total value not available	< 10%	Individuals
Pensions assets	Total value not available	< 10%	Individuals
Other financial assets	Total value not available	< 10%	Individuals
Principal residence	Value not estimated, only number of households having this item can be estimated	< 10%	Households
Investment in real estate	Not available		n.a.
Business assets	Not available		
Vehicles	Value not estimated, only number of households having this item can be estimated	< 10%	Households
Durables	Value not estimated, only number of households having this item can be estimated	< 10%	Households
Collectibles	No		n.a.
Other non-financial assets	No		n.a.
Principal residence mortgage	Available	< 10%	Households
Other property mortgage	No		n.a.
Other home-secured debt	No		
Business loans	No		
Vehicle loans	No		
Instalment debt	No		
Education loans	No		
Other loans from financial institutions	No		
Informal debt	No		

Note: Items main characteristics.

1. Classification used not available.

European Central Bank¹

Assets	Description	Collection unit
Transaction accounts		Households
Saving accounts	Saving accounts, time deposits, certificates of deposit and other such deposits are covered altogether	
Certificate of deposits		
Total bonds	Available	
Stocks		
Mutual funds		
Investment funds		
Life insurance		
Pensions assets	Private pension plans and life insurance policies. Additional information collected that can also be used to estimate entitlements to occupational and public pension plans (although some assumptions will be needed and item non-response is high)	Individuals
Other financial assets	managed accounts, unlisted shares, informal loans to friends and relatives, other types of assets	Households
Principal residence	Separate questions on household main residence and other properties (with individual questions on additional details for the HMR and the three main properties)	
Investment in real estate		
Business assets	Business equity, self-employment, not publicly traded business. Passive investments in non-publicly traded stocks are considered as financial assets (see above)	
Vehicles	Cars and other vehicles	
Durables	Only available for some countries	
Collectibles	Classified as other valuables, such as jewellery, works of art, antiques	
Other non-financial assets	Precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, etc. (note: the distinction financial/non-financial is not straightforward)	
Principal residence mortgage	Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans	
Other property mortgage		
Other home-secured debt	There is a loop of questions on the three main loans in each category, asking among others about loan purpose, monthly payments, initial value of the loan, original maturity; and for property loans, also about interest rates, loan refinancing/re negotiations, etc.	
Business loans		
Vehicle loans		
Instalment debt	Available	
Education loans		
Other loans from financial institutions		
Informal debt	Informal, vehicle, educational and instalment loans included in non-collateralised loans	

Note: Items main characteristics.

1. Classification used not available.

Germany

Classification tree			Definition
Assets	Financial assets	Gross monetary assets	n.a.
	Non-financial assets	Market value for immovable property	
Liabilities	Consumer credits debts		
	Educational credit debts		
	Mortgage debt		

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	No	n.a.	
Saving accounts	Yes	Germany does not make any imputation in the case of assets and liabilities	Households
Certificate of deposits			
Total bonds			
Stocks			
Mutual funds			
Investment funds			
Life insurance			
Pensions assets	No	n.a.	
Other financial assets	Building savings accounts, other securities and equity holdings	Germany does not make any imputation in the case of assets and liabilities	n.a.
Principal residence	Germany does not differentiate principal residence and real estate		Households
Investment in real estate			
Business assets	No	n.a.	
Vehicles			
Durables			
Collectibles			
Other non-financial assets			
Principal residence mortgage	Germany does not differentiate principal residence mortgage, other property mortgage and other home-secured debt	Germany does not make any imputation in the case of assets and liabilities	Households
Other property mortgage			
Other home-secured debt			
Business loans	No	n.a.	
Vehicle loans			
Instalment debt	Includes vehicles loans	Germany does not make any imputation in the case of assets and liabilities	Households
Education loans	Yes		
Other loans from financial institutions	Yes, overdrafts		
Informal debt	From private pensions		

Finland¹

Classification tree			Definition
Assets	Financial assets	n.a.	n.a.
	Non-financial assets	n.a.	
Liabilities	n.a.		

Main characteristics of different items¹

Assets	Availability	Collection unit
Transaction accounts	Yes	Households
Saving accounts	Savings total	
Certificate of deposits	No	n.a.
Total bonds	Yes	Households
Stocks	Yes	
Mutual funds	Yes	
Investment funds	No	n.a.
Life insurance	Yes	Households
Pensions assets	No	n.a.
Other financial assets	Cash funds, loan receivables, voluntary persons insurance savings	Households
Principal residence	Yes	
Investment in real estate		
Business assets	No	n.a.
Vehicles	Yes	Households
Durables	1998 and 2004	
Collectibles		
Other non-financial assets	Forest property (taxable value)	
Principal residence mortgage	Yes	
Other property mortgage		
Other home-secured debt		
Business loans	No	n.a.
Vehicle loans	Yes	Households
Instalment debt	No	n.a.
Education loans	Yes	Households
Other loans from financial institutions		
Informal debt	No	n.a.

Note: Non-response rate per item not available.

1. Classification used.

France

Classification tree			Definition
Assets	Financial assets	Non-taxable savings	n.a.
		Taxable savings accounts	
		Home savings plan	
		Transferable securities	
		Life insurance	
	Non-financial assets	Other housing assets	
Other housing			
Business assets			
Liabilities	n.a.		

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Complete	< 10%	Individuals
Saving accounts		< 10%	
Certificate of deposits	n.a.		
Total bonds	Complete	< 10%	Individuals
Stocks		< 10%	
Mutual funds		< 10%	
Investment funds	n.a.		
Life insurance	Households are just asked whether they hold or not insurance for death. Concerning insurance for life, they collect info on holding and amounts	< 10%	Individuals
Pensions assets	Incomplete: We don't have information on pension rights in public pension scheme	< 10%	
Other financial assets	Home savings plan, profit sharing plan, treasury bill, time deposit	< 10%	
Principal residence	Complete	< 10%	Households
Investment in real estate		< 10%	
Business assets		< 10%	
Vehicles	n.a.		
Durables			
Collectibles			
Other non-financial assets			
Principal residence mortgage	complete	< 10%	Households
Other property mortgage			
Other home-secured debt	n.a.		
Business loans	Complete	< 10%	Households
Vehicle loans			
Instalment debt			
Education loans			
Other loans from financial institutions	n.a.		
Informal debt	Complete	< 10%	Households

Greece¹

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Question on transaction accounts, saving accounts, deposits do not exactly correspond to this categorisation	> 20% (sight accounts)	Households
Saving accounts		10-20%	
Certificate of deposits			
Total bonds	Very sparse response on these items, and they may be disseminated as a single item	< 10%	
Stocks			
Mutual funds			
Investment funds			
Life insurance	Yes	> 20% (voluntary pension/ insurance plans)	Individuals
Pensions assets	Incomplete. There is no question on public defined-contribution plans (not common in Greece yet). Only indicative questions on future entitlements of state pension plans	Participation in some public pension plan: < 10% Contribution as % of salary: > 20%	
Other financial assets	Managed accounts, unlisted shares, informal loans to other households, which due to sparse response, may be disseminated as a single item with bonds, stocks, etc.	Cannot be calculated	n.a.
Principal residence	Yes	< 10%	Households
Investment in real estate			
Business assets	Self-employment non-publicly traded businesses. Passive investments in non-publicly traded stocks are considered as financial assets	10-20%	
Vehicles	Yes	< 10%	
Durables	n.a.	n.a.	
Collectibles	Question on "other valuables", such as jewellery, works of art, antiques	< 10%	Households
Other non-financial assets	n.a.	n.a.	
Principal residence mortgage	Debt questions are asked separately for loans using main residence as collateral, for loans using other property as collateral, and for non-collateralised loans	10-20% (based on non- response of outstanding amount of the first three such-mortgages)	Households
Other property mortgage		< 10% (based on non- response of outstanding amount of the first three such-mortgages)	
Other home-secured debt		n.a.	
Business loans	For the three main loans of each category (depending on the collateral, see above), there are questions on the loan purpose, monthly payments, initial value of loan, original maturity. Thus, the loan purpose may be used to allocate loans to some of these categories. Vehicle loans, instalment debt, education loans, informal debt are included in non-collateralised loans	Cannot be calculated	
Vehicle loans			
Instalment debt			
Education loans			
Other loans from financial institutions			
Informal debt			

Note: For all items: Responses in brackets are considered "response" for the purposes of this table, but a precise value may still be imputed.

1. Items main characteristics.

Israel

Classification: Only owned dwelling houses available

Items main characteristics			
Assets	Availability	Item non-response	Collection unit
Transaction accounts	n.a.		
Saving accounts			
Certificate of deposits			
Total bonds			
Stocks			
Mutual funds			
Investment funds			
Life insurance	Incomplete, cover of the monthly payment only	10-20%	Individuals households
Pensions assets	n.a.		
Other financial assets			
Principal residence			
Investment in real estate			
Business assets	n.a.		
Vehicles			
Durables	Complete	< 10%	Households
Collectibles	n.a.		
Other non-financial assets			
Principal residence mortgage	Complete	< 10%	Households
Other property mortgage	Incomplete, the value isn't asked		
Other home-secured debt	n.a.		
Business loans			
Vehicle loans			
Instalment debt			
Education loans			
Other loans from financial institutions			
Informal debt			

Italy

Classification tree			Definition
Assets	Financial assets	Deposits, Government securities, Other securities, Trade credit or credit due from other households	n.a.
	Non-financial assets	Real estate, Business Equity, Valuables	
Liabilities	Financial liabilities	Liabilities to bank and financial companies, Trade debt, Liabilities to other households	

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Yes	< 10%	Households
Saving accounts			
Certificate of deposits			
Total bonds			
Stocks			
Mutual funds			
Investment funds			
Life insurance			
Pensions assets			
Other financial assets			
Principal residence			
Investment in real estate			
Business assets			
Vehicles			
Durables	Yes	< 10%	Households
Collectibles			
Other non-financial assets			
Principal residence mortgage			
Other property mortgage			
Other home-secured debt			
Business loans			
Vehicle loans	No	n.a.	
Instalment debt	Yes	< 10%	Households
Education loans	No	n.a.	
Other loans from financial institutions	Yes	< 10%	Households
Informal debt			

Japan

Classification tree			Definition	
Assets	Financial assets	Demand deposits	n.a.	
		Time deposits		
		Life insurance, etc.		
		Securities		Stocks
				Bonds
				Loan trust and money in trust
	Others			
	Non-financial assets	Estimated value of house and residential land		Present residence (residential land/house)
		Expected present residence		
		Estimated value of major durable goods		
Estimated value of membership entitlement, etc.				
Liabilities	Liabilities for purchases houses and land			
	Other liabilities			
	Monthly and yearly agreement			

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Given as demand deposits	< 10%	Households
Saving accounts	Given as time deposits		
Certificate of deposits	No	n.a.	
Total bonds	Yes	< 10%	Households
Stocks			
Mutual funds			
Investment funds			
Life insurance	Yes	n.a.	
Pensions assets	No	n.a.	
Other financial assets			
Principal residence	Given as houses and residential land	< 10%	Households
Investment in real estate	Given as rented land		
Business assets	No	n.a.	
Vehicles	Yes	< 10%	Households
Durables	Only major durables		
Collectibles	No	n.a.	
Other non-financial assets			
Principal residence mortgage	Yes	< 10%	Households
Other property mortgage	No	n.a.	
Other home-secured debt			
Business loans			
Vehicle loans			
Instalment debt	Given as monthly and yearly instalment	< 10%	Households
Education loans	No	n.a.	
Other loans from financial institutions			

Korea

Classification tree				Definition	
Assets	Financial assets	Savings	Time and instalments savings:	Transaction accounts	n.a.
				Instalment savings and fund	
				Insurance with savings features	
				Cash	
			Property formation securities:	Time savings and fund	
				Stocks	
				Bonds	
				Trading futures	
			Deposit for lease	Option and so on	
				Deposit for lease	
Non-financial assets	Deposit for monthly rent				
	Real estate (including primary residence, other than primary residence and down-middle payment)				
Liabilities	Holdings of debts	Others: Including vehicles and other than vehicles			
		Holdings of loans (including secured and credit loans owing loans on credit cards and credit and instalment)			
	Receipts from lease	Others (unpaid money to a private fund)			
		Income and non-consumption expenditure			

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Available	< 10%	Individuals
Saving accounts		< 10%	
Certificate of deposits	Given as saving deposits	n.a.	n.a.
Total bonds	Available	< 10%	Individuals
Stocks		< 10%	
Mutual funds	Mutual funds and Investment funds are classified into stocks and bonds according to their organisation	n.a.	n.a.
Investment funds			
Life insurance			
Pensions assets	n.a.		
Other financial assets	Deposit for lease	< 10%	Individuals
Principal residence	Available	< 10%	Households
Investment in real estate	Given as down-middle payment	< 10%	
Business assets	n.a.	n.a.	n.a.
Vehicles	Available	< 10%	Households
Durables	Only major durable (not described)	< 10%	
Collectibles	Available	< 10%	
Other non-financial assets	Membership, intangible assets, etc.	< 10%	
Principal residence mortgage	Available	< 10%	Individuals
Other property mortgage		< 10%	
Other home-secured debt		< 10%	n.a.
Business loans		< 10%	Individuals
Vehicle loans	n.a.	n.a.	n.a.
Instalment debt	Given as monthly and yearly instalment	< 10%	Individuals
Education loans	n.a.	n.a.	n.a.
Other loans from financial institutions	Available	< 10%	Individuals
Informal debt	Unpaid money to a private fund	< 10%	

Luxembourg¹

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Yes	10-20%	Households
Saving accounts	Saving accounts, time deposits, certificates of deposits and other such deposits are covered altogether	10-20%	
Certificate of deposits		10-20%	
Total bonds		Ownership of four types of bonds (state/other general government, banks/other financial intermediaries, non-financial corporation and others) collected separately	
Stocks	Yes	10-20%	
Mutual funds	Value of six types of investments/mutual funds collected separately	> 20%	
Investment funds		> 20%	
Life insurance	Yes	> 20%	Individuals
Pensions assets		> 20%	
Other financial assets	Managed accounts, unlisted shares, informal loans to friends and relatives, other types of assets	> 20%	Households
Principal residence	Separate questions on household main residence and other properties	< 10%	
Investment in real estate	Yes	< 10%	
Business assets	Self-employment, not publicly traded business. Passive investments in non-publicly traded stocks are considered as financials assets (see above)	>20%	
Vehicles	Cars and others vehicles	< 10%	
Durables	n.a.	n.a.	
Collectibles	Classified as other valuables, such as jewellery, works of art, antiques	> 20%	
Other non-financial assets	Precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, etc. (note: the distinction financial/non-financial is not straightforward)	> 20%	
Principal residence mortgage	Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans	< 10%	
Other property mortgage		< 10%	
Other home-secured debt		> 20%	
Business loans	Question on loan purpose includes nine categories: To purchase main residence, to purchase other real estate asset, to refurbish or renovate the residence, to buy a vehicle or other means of transport, to finance business or professional activity, to consolidate other consumption debts, for education purposes, to cover living expenses/other purchases and for other purposes	Not asked (only net value of business assets available)	
Vehicle loans		> 20%	Households
Instalment debt		> 20%	
Education loans		> 20%	
Other loans from financial institutions	Yes	Depending on the questions	
Informal debt	Informal, vehicles and instalment loans included in non-collateralised loans	< 10%	Households
Other wealth items	Separate questions on credit card debt, leasing contracts, credit lines, accounts with overdraft facilities, pension assets (private ones available and some information that could be used to estimate entitlement to public ones but assumptions needed)	> 20%	

1. Classification used not available.

Netherlands

Classification tree				Definition
Assets	Financial assets	Banks accounts, saving accounts		n.a.
		Bonds		
		Shares		
	Non-financial assets	Property	Owner-Occupied dwelling	
			Other property	
		Entrepreneurial property		
		Other real estate property		
		Moveable property		
Liabilities	Property loans			
	Other liabilities			

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Yes (not all separable)	< 10%	Households
Saving accounts			
Certificate of deposits			
Total bonds			
Stocks			
Mutual funds	No		
Investment funds			
Life insurance			
Pensions assets	No		
Other financial assets			
Principal residence	Yes	< 10%	Households
Investment in real estate			
Business assets			
Vehicles	No		
Durables			
Collectibles			
Other non-financial assets			
Principal residence mortgage	Yes	< 10%	Households
Other property mortgage			
Other home-secured debt			
Business loans	No (not separable from entrepreneurship wealth)		
Vehicle loans	Yes	< 10%	Households
Instalment debt			
Education loans			
Other loans from financial institutions			
Informal debt			

New Zealand¹

Classification tree		Definition	
Assets	Financial assets	Superannuation	n.a.
		Bank deposits	
		Investments with other financial institutions	
		Trusts	
	Non-financial assets	Property	
		Maori Assets	
		Business	
Liabilities	Mortgages		
	Bank liabilities		
	Credit card		
	Student loans		
	Hire purchase		
	Other debt		

1. Note to come.

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Overlapping with saving accounts	< 10%	Economic unit
Saving accounts	Yes		
Certificate of deposits	No		
Total bonds	Collected as part of another financial assets group	< 10%	Economic unit
Stocks	Collected separately		
Mutual funds	Collected separately		
Investment funds	Included with mutual funds		
Life insurance	Collected separately		
Pensions assets	Collected separately		
Other financial assets	Cash values were collected separately		
Principal residence	Yes	< 10%	
Investment in real estate	Includes rental property, holiday homes, other property, timeshares	10-20%	
Business assets	Business equity	< 10%	
Vehicles	Split into motorcycle/scooters and other vehicles		
Durables	Consumer durables such as furniture, appliances and clothing were NOT collected	N.a	N.a
Collectibles	If combined value was NZD 1 000 or more	< 10%	Economic unit
Other non-financial assets	Value of commercial property owned in NZ or overseas, other assets if value of NZD 1 000 or more		
Principal residence mortgage	Mortgages were collected for all types of property the respondent owned		
Other property mortgage	Mortgages were collected for all the types of property the respondent owned		
Other home-secured debt	Not collected separately		
Business loans	Possibly captured with other mortgage or loans	N.a	N.a
Vehicle loans	Included with loans from financial institutions		Economic unit
Instalment debt	Yes		N.a
Education loans	Only government-provided students loans collected separately, others were collected from financial institutions	< 10%	Individuals economic unit
Other loans from financial institutions	Loans with financial institutions were collected but not separated by purpose (unless it was for property)		Economic unit
Informal debt	includes credit card, money owed to others if NZD 1 000 or more		
Other wealth items	Trusts – Value of assets or liabilities held in a trust if a member of the household was a settler of the trust. Also collected but not included in the definition of wealth was the value of Maori assets. Maori assets are held at a collective level either by an <i>iwi</i> (tribe) or <i>hapu</i> (extended family). Respondents were asked if they were owner of or shareholder in a Maori asset, and if they were, their share of the asset	N.a	Individuals economic unit

Note: Full list of assets are: Maori assets; trusts; farms; businesses; house living in; time share; holiday home; rental property; overseas property; commercial property; other property; superannuation; life insurance; credit cards; bank deposits; shares; managed funds; other financial assets; money owed to respondent; motor vehicles; cash; collectibles; other assets.

Norway¹

Classification tree			Definition
Assets	Financial assets	Bank deposits	Taxable gross financial capital
		Share of unit trusts	
		Bond and money market fund	
		Foreign taxable wealth	
		Securities registered in Verdipapirsentralen (VPS) ¹	
		Securities not registered in VPS	
	Non-financial assets	Real properties	Taxable real capital
		Production capital and other properties	
		House contents and movables	
Liabilities	Taxable gross wealth		n.a.
	Debt		
	Taxable net wealth		
	Property taxes		

Note: Item non-response non-available as the data are register-based.

1. VPS is a Norwegian public limited company authorised to register rights to financial instruments with the legal effects stipulated by the Securities Register Act.

Main characteristics of different items

Assets	Availability	Collection unit
Transaction accounts	Yes	Individuals and households
Saving accounts		
Certificate of deposits		
Total bonds		
Stocks		
Mutual funds		
Investment funds		
Life insurance	n.a.	
Pensions assets	Yes	
Other financial assets		
Principal residence		
Investment in real estate		
Business assets		
Vehicles		
Durables		
Collectibles		
Other non-financial assets	No	
Principal residence mortgage		
Other property mortgage		
Other home-secured debt		
Business loans		
Vehicle loans		
Instalment debt		
Education loans		
Other loans from financial institutions		
Informal debt		

Portugal¹

Main characteristics of different items					
Assets	Availability	Item non-response	Collection unit		
Transaction accounts	Available	n.a.	Households		
Saving accounts	Saving accounts, time deposits, certificates of deposit and other such deposits are covered altogether				
Certificate of deposits					
Total bonds	Ownership of four types of bonds (state/other general government, banks/other financial intermediaries, non-financial corporations and others) collected separately				
Stocks	Available				
Mutual funds	Value of six types of mutual and investment funds collected separately				
Investment funds	Available				
Life insurance					
Pensions assets					
Other financial assets	Managed accounts, unlisted shares, informal loans to friends and relatives, other types of assets (options, futures, index certificates, etc.)			n.a.	Individuals
Principal residence	Separate questions on household main residence and other properties (with individual questions on additional details for the HMR and the three main properties)				
Investment in real estate					
Business assets	Business equity self-employment, not publicly traded business. Passive investments in non-publicly traded stocks are considered as financial assets – Collected individual data on the three main business				
Vehicles	Cars and other vehicles				
Durables	n.a.				
Collectibles	Classified as other valuables, such as jewellery, works of art, antiques, precious metals, oil and gas leases, future proceeds from a lawsuit or estate being settled, royalties, etc. (note: the distinction financial/non-financial is not straightforward)				
Other non-financial assets	Available but not specified				
Principal residence mortgage	Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans		n.a.		Households
Other property mortgage	Question on loan purpose includes nine categories: to purchase main residence, to purchase other real estate asset, to refurbish or renovate the residence, to buy a vehicle or other means of transport, to finance business or professional activity, to consolidate other consumption debts, for education purposes, to cover living expenses/other purchases and for other purposes				
Other home-secured debt	Available				
Business loans					
Vehicle loans					
Instalment debt					
Education loans					
Other loans from financial institutions					
Informal debt	Informal, vehicle, educational and instalment loans included in non-collateralised loans				

1. Classification used not available.

Slovak Republic¹

Main characteristics of different items				
Assets	Availability	Item non-response	Collection Unit	
Transaction accounts	Yes	n.a.	Households	
Saving accounts	Saving accounts, time deposits, certificates of deposit and other such deposits are covered altogether			
Certificate of deposits	Yes			
Total bonds	Ownership of four types of bonds (state/other general government, banks/other financial intermediaries, non-financial corporation and others) collected separately			
Stocks	Yes			
Mutual funds	Value of six types of investment/mutual funds collected separately			
Investment funds				
Life insurance	Yes			Individuals
Pensions assets				
Other financial assets	Managed accounts, unlisted shares, informal loans to friends or relatives, other types of assets (options, futures, index certificates, etc.)			Households
Principal residence	Separate questions on household main residence and other properties			
Investment in real estate	Yes			
Business assets	Self-employment, not publicly traded businesses. Passive investments in non-publicly traded stocks are considered as financial assets (see above)		n.a.	Households
Vehicles	Cars and other vehicles			
Durables	No			
Collectibles	Classified as other valuables, such as jewellery, works of art, antiques, etc.			
Other non-financial assets	Precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, etc. (Note: The distinction financial/non-financial is not 100% straightforward for some of these components)			
Principal residence mortgage	Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans			
Other property mortgage				
Other home-secured debt	Question on loan purpose includes nine categories: to purchase main residence, to purchase other real estate asset, to refurbish or renovate the residence, to buy a vehicle or other means of transport, to finance business or professional activity, to consolidate other consumption debts, for education purposes, to cover living expenses/other purchases and for other purpose			
Business loans				
Vehicle loans				
Instalment debt				
Education loans				
Other loans from financial institutions				
Informal debt	Informal, vehicle and instalment loans included in non-collateralised loans			
Other wealth items	Separate questions on credit card debt, leasing contracts, credit lines, accounts with overdraft facilities, social security plans			

1. Classification used not available.

Slovenia¹

Main characteristics of different items				
Assets	Availability	Item non-response	Collection unit	
Transaction accounts	Yes	> 20%	Households	
Saving accounts	Saving accounts, time deposits, certificates of deposit and other such deposits are covered altogether			
Certificate of deposits	Yes	Cannot be calculated Item only available in a catch-all question		
Total bonds	Ownership of four types of bonds (state/other general government, banks/other financial intermediaries, non-financial corporation and others) collected separately	> 20%		
Stocks	Yes	10-20%		
Mutual funds	Value of six types of investment/mutual funds collected separately	> 20%		
Investment funds				
Life insurance				
Pensions assets	Yes			Individuals
Other financial assets	Managed accounts, unlisted shares, informal loans to friends or relatives, other types of assets (options, futures, index certificates, etc.)	< 10%		
Principal residence	Separate questions on household main residence and other properties	10-20%	Households	
Investment in real estate	Yes			
Business assets	Self-employment, not publicly traded businesses. Passive investments in non-publicly traded stocks are considered as financial assets (see above)	> 20%		
Vehicles	Cars and other vehicles	< 10%		
Durables	No	n.a.		
Collectibles	Classified as other valuables, such as jewellery, works of art, antiques, etc.	Cannot be calculated Item only available in a catch-all question	Households	
Other non-financial assets	Precious metals, oil and gas leases, future proceeds from a lawsuit or estate that is being settled, royalties, etc. (Note: The distinction financial/non-financial is not 100% straightforward for some of these components)			
Principal residence mortgage	Debt questions asked separately for loans using main residence as collateral, other property as collateral, and for non-collateralised loans	10-20%		
Other property mortgage				
Other home-secured debt	Question on loan purpose includes nine categories: to purchase main residence, to purchase other real estate asset, to refurbish or renovate the residence, to buy a vehicle or other means of transport, to finance business or professional activity, to consolidate other consumption debts, for education purposes, to cover living expenses/other purchases and for other purposes	< 10%		
Business loans				
Vehicle loans				
Instalment debt				
Education loans				
Other loans from financial institutions				
Informal debt	Informal, vehicle and instalment loans included in non-collateralised loans			
Other wealth items	Separate questions on credit card debt, leasing contracts, credit lines, accounts with overdraft facilities, social security plans	Cannot be calculated Item only available in a catch-all question		

1. Classification used not available.

Spain

Classification tree			Definition
Assets	Financial assets	Accounts and deposits usable for payments	n.a.
		Accounts not usable for payments and house-purchase saving accounts	
		Listed shares	
		Fixed-income securities	
		Pension schemes and unit-linked or mixed with life insurance	
		Unlisted shares and other equities	
		Other financial assets	
	Non-financial assets	Main residence	
		Business related to self-employment	
		Jewellery, works of art, antiques	
Liabilities	Purchase of main residence	Total	
		With mortgage guarantee	
	Purchase of other real estate properties		
	Other outstanding debts	With real guarantee	
		Personal loans	
		Other debts	
		Credit card balances (since 2005)	

Main characteristics of different items

Assets	Availability	Item non-response	Collection unit	
Transaction accounts	Pension assets: private ones available (with details for each one up to 10) and some information that could be used to estimate entitlement but assumptions needed	10-20%	Households	
Saving accounts		10-20%		
Certificate of deposits	Yes	n.a.		
Total bonds		10-20%		
Stocks		10-20%		
Mutual funds		Mutual funds: details for each one up to 10		< 10%
Investment funds	Yes	< 10%		
Life insurance	Details for each one up to 6	> 20%	Individuals	
Pensions assets	Yes	10-20%	Households	
Other financial assets	Managed accounts, unlisted shares, informal loans, other types (options, futures)	n.a.		
Principal residence	Details on up to 3 real estate properties (aside from main residence) and some info for 4th and over	< 10%		
Investment in real estate	Yes	10-20%		
Business assets	Details on up to 6	> 20%		
Vehicles	Yes	< 10%		
Durables		10-20%		
Collectibles		10-20%		
Other non-financial assets		Jewellery, art, antiques		n.a.
Principal residence mortgage	Details on up to 4 loans used to purchase the main residence, up to 3 for each other real estate property and up to 9 for other purposes	< 10%		
Other property mortgage		< 10%		
Other home-secured debt		< 10%		
Business loans		< 10%		
Vehicle loans		< 10%		
Instalment debt		Yes		n.a.
Education loans		< 10%		
Other loans from financial institutions		n.a.		
Informal debt				
Other wealth items		Credit card debt, credit lines		

Turkey¹

Main characteristics of different items

Assets	Availability	Item non-response	Collection Unit
Transaction accounts	n.a.		
Saving accounts			
Certificate of deposits			
Total bonds			
Stocks			
Mutual funds			
Investment funds			
Life insurance			
Pensions assets			
Other financial assets			
Principal residence			
Investment in real estate	Household are asked if they own real estate or not. There is no information about real estate values	< 10%	
Business assets	n.a.		
Vehicles	Only the number is collected	< 10%	Households
Durables	Only the number is collected	< 10%	
Collectibles	n.a.		
Other non-financial assets			
Principal residence mortgage			
Other property mortgage			
Other home-secured debt			
Business loans			
Vehicle loans			
Instalment debt			
Education loans			
Other loans from financial institutions			
Informal debt			

1. Classification used not available.

United Kingdom

Classification tree			Definition	
Assets	Financial assets	Gross financial wealth	Formal assets	Money held in bank accounts or financial investments
			Informal assets	Money saved in cash at home, money given to someone to look after or money paid into a savings and loan club
		Private pension wealth		Value of memberships of private pension schemes and also schemes which members expect to receive an income from in the future. Excludes state basic retirement or state earnings related pensions
	Non-financial assets	Gross property wealth	Main residence	Value of the households main residence if owned in full or in part or being purchased with the help of a mortgage or loan
			Additional property or properties	This covers land and property other than the main residence and includes houses, buildings or land in the UK or abroad and time-shares. Questions are asked of all adults, rather than the HRP in order to ensure that we record cases where different members of the household own property independently
		Physical wealth		Comprises the contents of the main residence and any other property that the household owns. Includes collectables and valuables (such as antiques, artworks or stamps), vehicles and personalised number plates
Liabilities	Property liabilities	Mortgage on property		Value of any mortgages or loans secured on a households main residence or on any additional property or properties owned by members of the household
	Financial liabilities	Household borrowing and arrears		Value of non-mortgage borrowing and arrears on household bills. Non-mortgage borrowing includes credit and store cards that are not settled each month, overdrafts and all forms of fixed terms loans

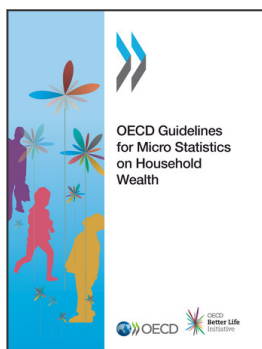
Main characteristics of different items

Assets	Availability	Item non-response	Collection unit
Transaction accounts	Yes	5.90%	Individuals
Saving accounts		5.10%	
Certificate of deposits		n.a.	
Total bonds		1.5%	
Stocks		2.30%	
Mutual funds	Not covered separately	0.10%	Households
Investment funds	Yes	3.40%	
Life insurance		1.30%	
Pensions assets		4.10%	
Other financial assets		0.10%	
Principal residence		4.90%	
Investment in real estate		0.80%	
Business assets		0.20%	
Vehicles		0.70%	
Durables		0.90%	
Collectibles		1.30%	
Other non-financial assets	n.a.	n.a.	
Principal residence mortgage	2.10%	Households	
Other property mortgage	0.20%	Individuals	
Other home-secured debt	Not covered separately but within other loans from financial institutions	n.a.	Households
Business loans			
Vehicle loans			
Instalment debt		0.20%	
Education loans		0.10%	
Other loans from financial institutions	Yes	n.a.	
Informal debt			

United States¹

Main characteristics of different items				
Assets	Availability	Item non-response	Collection unit	
Transaction accounts	Yes	n.a.	Individuals	
Saving accounts				
Certificate of deposits				
Total bonds			Families	
Stocks				
Mutual funds				
Investment funds				
Life insurance				
Pensions assets				Individuals
Other financial assets			Yes, several, including loans made to others	Families
Principal residence	Yes			
Investment in real estate				
Business assets			Individuals and families	
Vehicles			Families	
Durables	n.a.		n.a.	
Collectibles	Yes		Families	
Other non-financial assets	Yes, miscellaneous			
Principal residence mortgage	Yes			
Other property mortgage				
Other home-secured debt				
Business loans				Individuals and families
Vehicle loans				Families
Instalment debt				
Education loans				
Other loans from financial institutions				
Informal debt				
Other wealth items			Trusts, annuities	

1. Classification used not unique.



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