



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

Quarterly Household Wealth Report

Publication Notes

Last updated: February 2025

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This quarterly report provides information on the wealth of Irish resident households. It supplements [Quarterly Financial Accounts \(QFA\)](#) figures for financial assets and liabilities with estimates on the value of housing assets owned by households. Furthermore, it includes debt leverage indicators for the household sector. While these aggregated figures do not capture distributional information, this report also includes data on the distribution of net wealth across households sourced from the [Distributional Wealth Accounts \(DWA\)](#), an experimental dataset published by the European Central Bank.

Quarterly Financial Accounts (QFA)

QFA present a complete and consistent set of financial balance sheet and transactions data for all institutional sectors of the Irish economy, including households. The dataset shows the aggregated financial transactions of the Irish economy and its sectors during a quarter and the outstanding stock amounts at its end.

QFA data include information on the financial linkages of the household sector with the other domestic sectors: non-financial corporations, financial corporations, general government, as well as with non-residents. This report does not focus on this counterpart breakdown, but rather on the total amounts for stocks and transactions of the household sector.

The QFA dataset also breaks down financial assets and liabilities by type of financial instrument. Assets include currency and deposits; debt securities; equity and investment fund shares/units; insurance, pension and standardised guarantee schemes; financial derivatives; and other accounts receivable. Liabilities include short- and long-term loans, as well as other accounts payable (including trade credits).

The Central Bank of Ireland publishes [financial accounts](#) data for Ireland on a quarterly basis, with a time lag between the reporting period/date and publication of approximately three and a half months. Long time series are available via the [Open Data portal](#).

Other data

To provide a more comprehensive picture of the wealth of Irish households, the Central Bank supplements the figures for financial assets with estimates for the value of households' housing assets.

The leverage measures “debt-to-asset” and “debt-to income” ratios provide an indication of the debt burden of Irish households, expressing loan liabilities amounts in terms of total assets and gross disposable income, respectively. The Central Statistical office publishes gross disposable income data in the quarterly [Institutional Sector Accounts Non-Financial](#).

Distributional Wealth Accounts (DWA)

DWA is an experimental dataset produced by the European System of Central Banks (ESCB), compiled by linking together aggregate macroeconomic statistics (i.e., the QFA dataset) and detailed survey data (i.e., the Household Finance and Consumption Survey – HFCS) to provide information on the distribution of wealth among households.

The dataset includes a breakdown of household assets and liabilities by wealth decile. It includes details on loan liabilities, deposits, and debt securities as well as other financial assets including equity and investment fund shares/units, and life insurance. It also includes details on two non-financial assets: housing and non-financial business wealth.

Additionally, the DWA also provide a number of indicators. Among others, the Gini coefficient is used as a measure of overall wealth inequality in the country, representing the “distance” of the distribution from a condition of perfect equality.

The European Central Bank (ECB) publishes DWA data on a [dedicated page](#) in the ECB Data Portal. More detailed information on this dataset is available in the DWA’s [methodological note](#) and [FAQ](#) document.

Please note, that while closely related, QFA and DWA differ. Therefore, the total figures in this report that consider distributional aspect do not fully match the aggregated data sourced from QFA.

Going forward, this publication will be updated at most five months after the end of the reference quarter.

Additional Information:

- [Glossary](#)

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