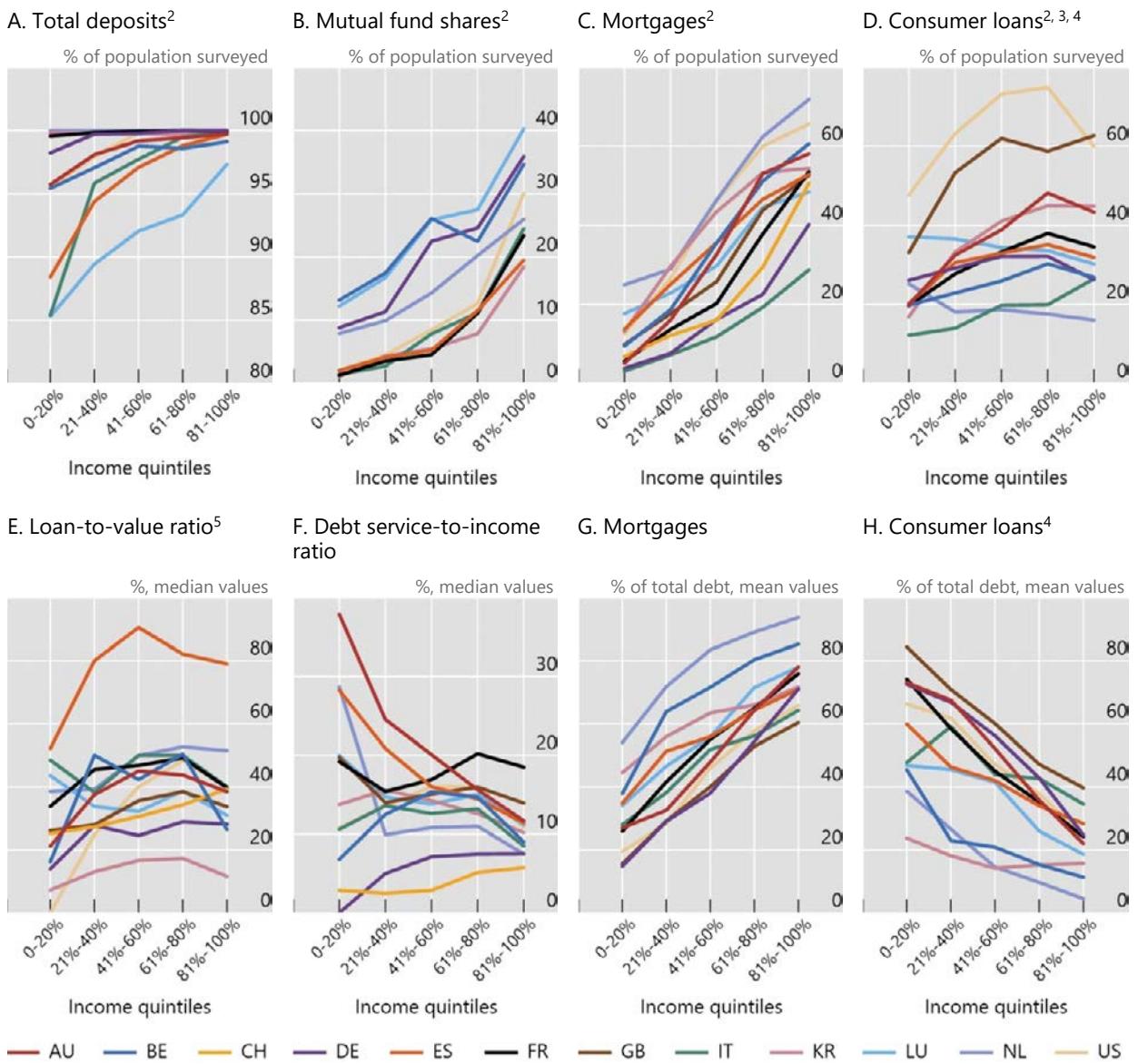


Online appendix: Additional graphs

Cross-country comparison of households' balance sheet structure¹

Post-Covid household survey; breakdown by income quintile

Graph A.1



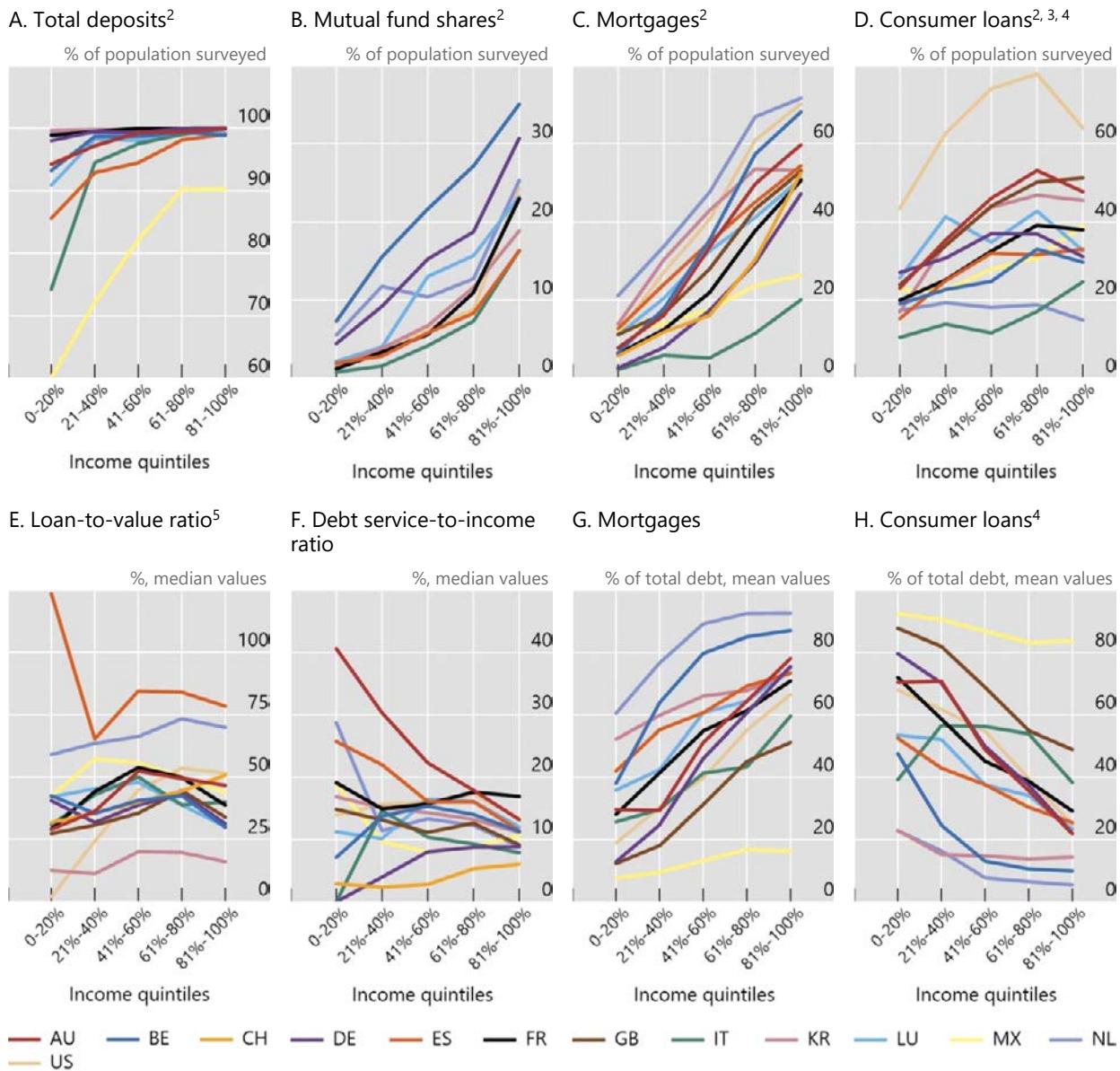
¹ Survey dates: AU 2022, CH 2021, EA countries 2020/2021, GB Q3 2023, KR 2022, US 2022. ² Share of the population surveyed having the specified asset or liability, in %. ³ For EA countries, "Non-mortgage debt". ⁴ Consumer loans include credit card and auto-loans; US and UK: includes student loans. ⁵ Values for Switzerland are indexed market value estimates based on tax values of the Canton of Berne.

Sources: AU: Household, Income and Labour Dynamics (HILDA Survey Release 22.0 - [disclaimer](#)); CH: individual tax data of the Canton of Berne; EA: Household Finance and Consumption Survey (HFCS); GB: Bank of England / NMG Survey of Household Finances; KR: Survey of Household Finances and Living Conditions (SFLC); US: Survey of Consumer Finances (SCF).

Cross-country comparison of households' balance sheet structure¹

Pre-Covid household survey; breakdown by income quintile

Graph A.2



¹ Survey dates: AU 2018, CH 2019, EA countries 2017/2018, GB Q3 2019, KR 2019, MX 2019, US 2019. ² Share of the population surveyed having the specified asset or liability, in %. ³ For EA countries, "Non-mortgage debt". ⁴ Consumer loans include credit card and auto-loans; US and UK: includes student loans. ⁵ Values for Switzerland are indexed market value estimates based on tax values of the Canton of Berne.

Sources: AU: Household, Income and Labour Dynamics (HILDA Survey Release 22.0 - [disclaimer](#)); CH: individual tax data of the Canton of Berne; EA: Household Finance and Consumption Survey (HFCS); GB: Bank of England / NMG Survey of Household Finances; KR: Survey of Household Finances and Living Conditions (SFLC); MX: National Survey of Household Finances (ENFIH), US: Survey of Consumer Finances (SCF).