



Communication

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New experimental statistics on the distribution of household wealth

Households' Distributional Wealth Accounts

Starting today, the Banco de España webpage is publishing households' Distributional Wealth Accounts (DWA), intended to provide quarterly information on the distribution of household wealth consistent with National Accounts aggregates. Specifically, this provides information on the distribution of net wealth and its various components – such as debt and housing wealth – across the various household groups, classified by level of net wealth, employment status and housing tenure status. These experimental statistics – developed within the framework of the European System of Central Banks (ESCB) in a harmonised manner for all Member States – are prepared using national accounts aggregates (non-financial assets and financial accounts) and the micro data from the Household Finance and Consumption Survey (HFCS) which in the case of Spain draws on the Banco de España's Survey of Household Finances (EFF).

This information contributes to monetary policymaking by central banks and is key for economic and social analyses. Specifically, understanding how wealth is distributed among families each quarter sheds light on how economic changes and economic policy decisions affect the various types of households. In addition, the statistics also include indicators with which to analyse inequality and monitor changes over time from an international comparative standpoint.

Until now, DWA data for Spain had been prepared by the European Central Bank and published only on its webpage along with the data for the remaining euro area countries. The Banco de España has now taken over this task starting with the data for the fourth quarter of 2024, following the same harmonised methodology. The information is released with a lag of approximately five months with respect to the reference period, and the webpage includes interactive charts making it possible to explore the data in a visual, user-friendly manner.

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