

2017 IN FIGURES

Ten key figures on household over-indebtedness in France



181,123

situations of over-indebtedness were submitted to the household debt commission secretariats, i.e. 343 situations per 100,000 inhabitants aged 15 and over. Almost half of those households were assisted by a social worker

73,807

personal recovery procedures (PRP), with or without judicial liquidation, representing 44% of admissible situations, for an outstanding debt of EUR 1.8 billion



In two cases out of three

the debtor is single or separated (64% en 2012)

27% of over-indebted persons are unemployed

One over-indebted household in two

has no repayment capability. Over 82% of over-indebted households have a gross wealth of less than EUR 2,000

7.2 billion euros in total debt for the 166,760 households whose situations had been declared admissible by the household debt commissions. After processing by the commissions, then possible approval by Justice, 23% of the total debt was erased

27,862

euros in average debt, excluding real estate, per over-indebted household. The median debt, excluding real estate, amounted to EUR 16,593. Regarding consumer loans, the average debt amounted to EUR 20,459. The share of consumer loans in the total debt of over-indebted households has dropped by 16 points since 2012, sliding from 53.8% to 37.4% of the total

Over one situation of indebtedness in five

does not involve any consumer debt, compared to one in ten in 2012. On average, each situation involving consumer debt contains 4 consumer debts, compared to 4.6 in 2012

108,094

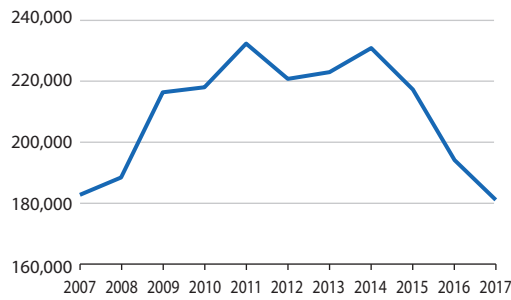
euros in real estate debt, on average. This type of debt is present in 14.4% of over-indebtedness situations

12%

arrears on current outgoings in total indebtedness. These arrears are present in 82% of over-indebtedness situations



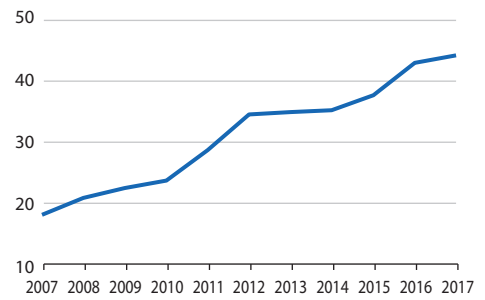
Number of indebtedness situations submitted to commissions



Source: Banque de France.

Personal recovery procedures

(as a % of admissible over-indebtedness situations)

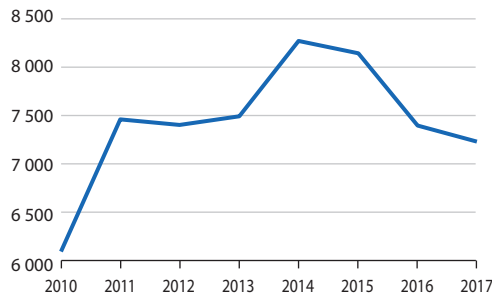


Source: Banque de France.



Total debt of over-indebted households

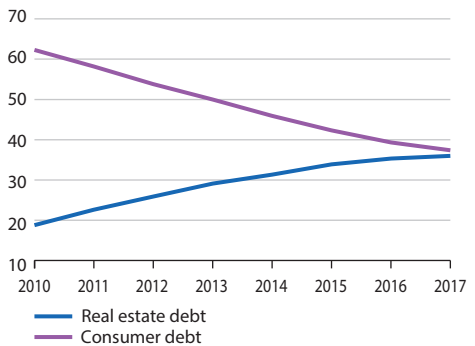
(EUR millions)



Source: Banque de France.

Share of real estate and consumer debt in total debt

(%)



Source: Banque de France.

Average and median debt excluding real estate

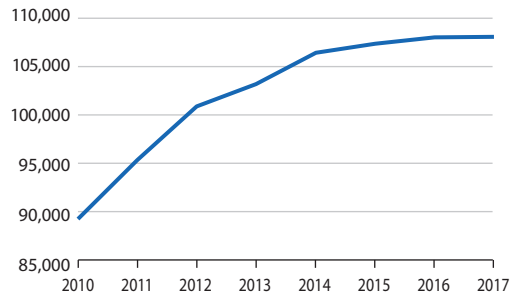
(euros)



Source: Banque de France.

Average real estate debt

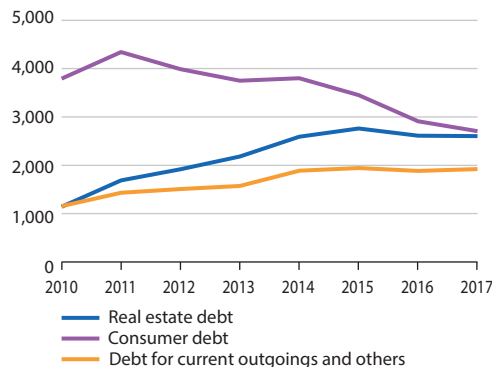
(euros)



Source: Banque de France.

Debt structure

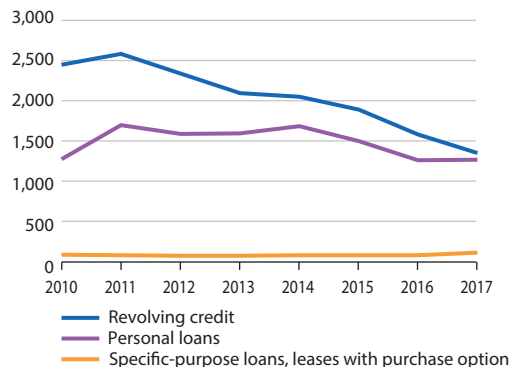
(EUR millions)



Source: Banque de France.

Consumer debt

(EUR millions)



Source: Banque de France.