

2018 IN FIGURES

Ten key figures on household overindebtedness



91,899

new cases of overindebtedness (first-time applicants), or 172 new cases per 100,000 inhabitants of 15 years and over, **out of a total of 162,936 cases of overindebtedness recorded in 2018**. The number of first-time applicants, down 4.4% year-on-year, fell to a level similar to that of 1990

65,739

cases directed towards a bankruptcy recovery plan without judicial liquidation, representing 44.5% of eligible applications, for an outstanding debt of EUR 1.3 billion



In 68% of the cases

debtors do not have partners or are separated from them

21.6%

of overindebted households are single-parent families, whereas the latter account for 8.7% of households residing in France

Over one overindebted person out of two

(among the debtors, co-debtors and dependants) **belongs to a household living below the poverty threshold** (which is the case for 14% of French citizens)



6.6 billion euro in total debt for the 147,853 households whose cases were deemed eligible by the Household Debt Commissions, of which EUR 3.5 billion for 79,826 eligible first-time applicants. The debt write-off rate stood at 30% in 2018, compared with 27%, on a like-for-like basis, in 2017

16,812

median debt in euro, excluding mortgage loans, per overindebted household. As regards consumer credit, the median debt stood at EUR 12,734. The share of consumer credit in the overall debt of overindebted households has fallen by over 20 percentage points since 2011, from 58.2% to 37.8% of the total

Over one case of overindebtedness out of five

contains no consumer debt, compared with one out of ten in 2011. The median number of consumer loans is three per case

93,503

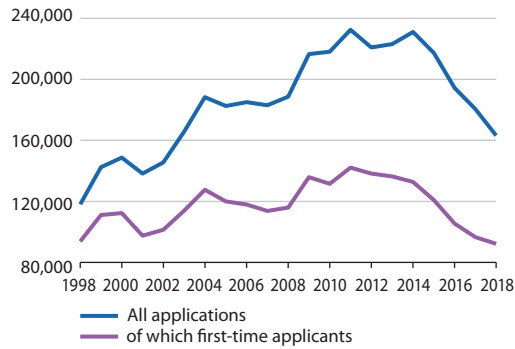
median mortgage debt in euro, with mortgage loans present in 14.5% of overindebtedness cases

12.4%

in arrears on current expenses in total indebtedness; such arrears are present in more than 81% of overindebtedness cases



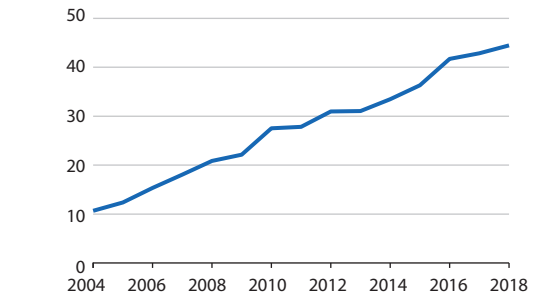
C1 Number of overindebtedness applications submitted to Household Debt Commissions



Source: Banque de France.

C2 Applications directed towards a bankruptcy recovery plan

(% of eligible overindebtedness cases)

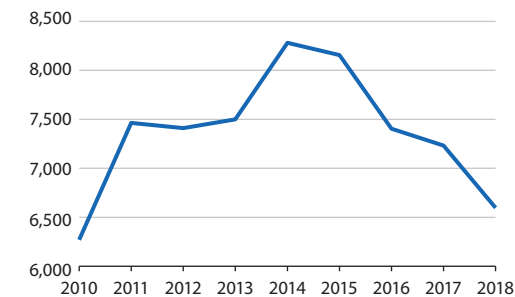


Source: Banque de France.



C3 Total debt of overindebted households

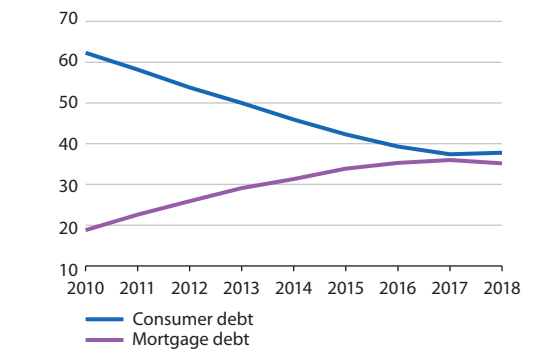
(EUR millions)



Source: Banque de France.

C4 Share of mortgage debt and consumer debt in total debt

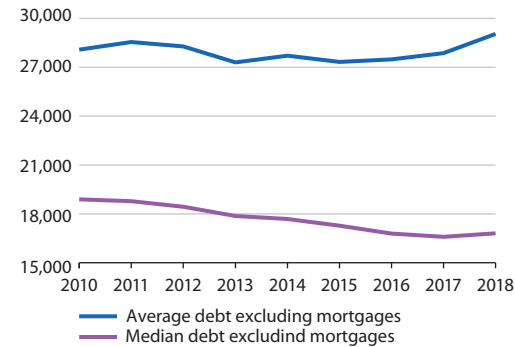
(%)



Source: Banque de France.

C5 Average and median debt excluding mortgages

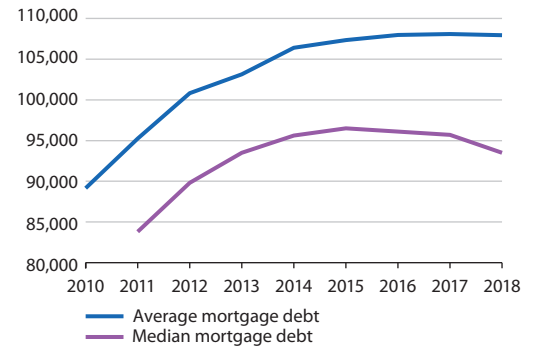
(euros)



Source: Banque de France.

C6 Average and median mortgage debt

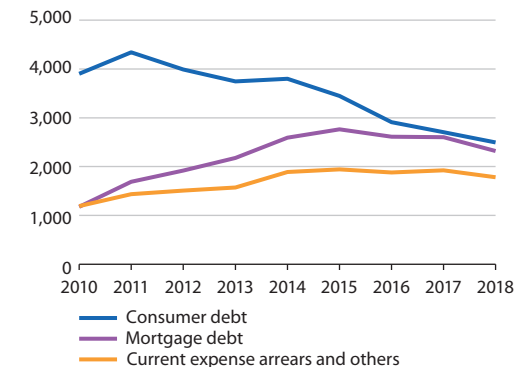
(euros)



Source: Banque de France.

C7 Debt structure

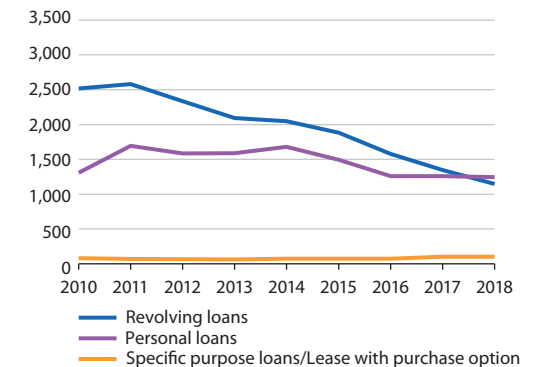
(EUR millions)



Source: Banque de France.

C8 Consumer debt

(EUR millions)



Source: Banque de France.