Figure 2.4. Household Debt: Evidence from Cross-Country Panel Data
(Percent, unless noted otherwise)

1. Loan Participation Rate, 2010

2. Debt-to-Income Ratio, 2010

3. Loan Participation versus per Capita GDP, 2013
   (X-axis = US dollars purchasing power parity)

4. Mortgage Participation Rate and Overall Participation Rate, 2013


6. Household Debt-to-GDP Ratio and Debt-to-Assets Ratio

Sources: Bank for International Settlements; country panel surveys; Euro Area Housing Finance Network; Luxembourg Wealth Study; Organisation for Economic Co-operation and Development (OECD); US Survey of Consumer Finance; and IMF staff calculations.

Note: Panels 1 and 2 show the cross-country dispersion across income quintiles, evaluated at the median for mortgage borrowers (quintile 1 to quintile 5, from lowest to highest income). Dashed lines in panels 4 and 5 denote the 45-degree line. For country coverage, see Annex 2.1. Panel 6 shows debt, asset, and wealth ratios for a subsample of 18 OECD countries for which such data are available since 1995. AEs = advanced economies; EMEs = emerging market economies.