

2018 Data

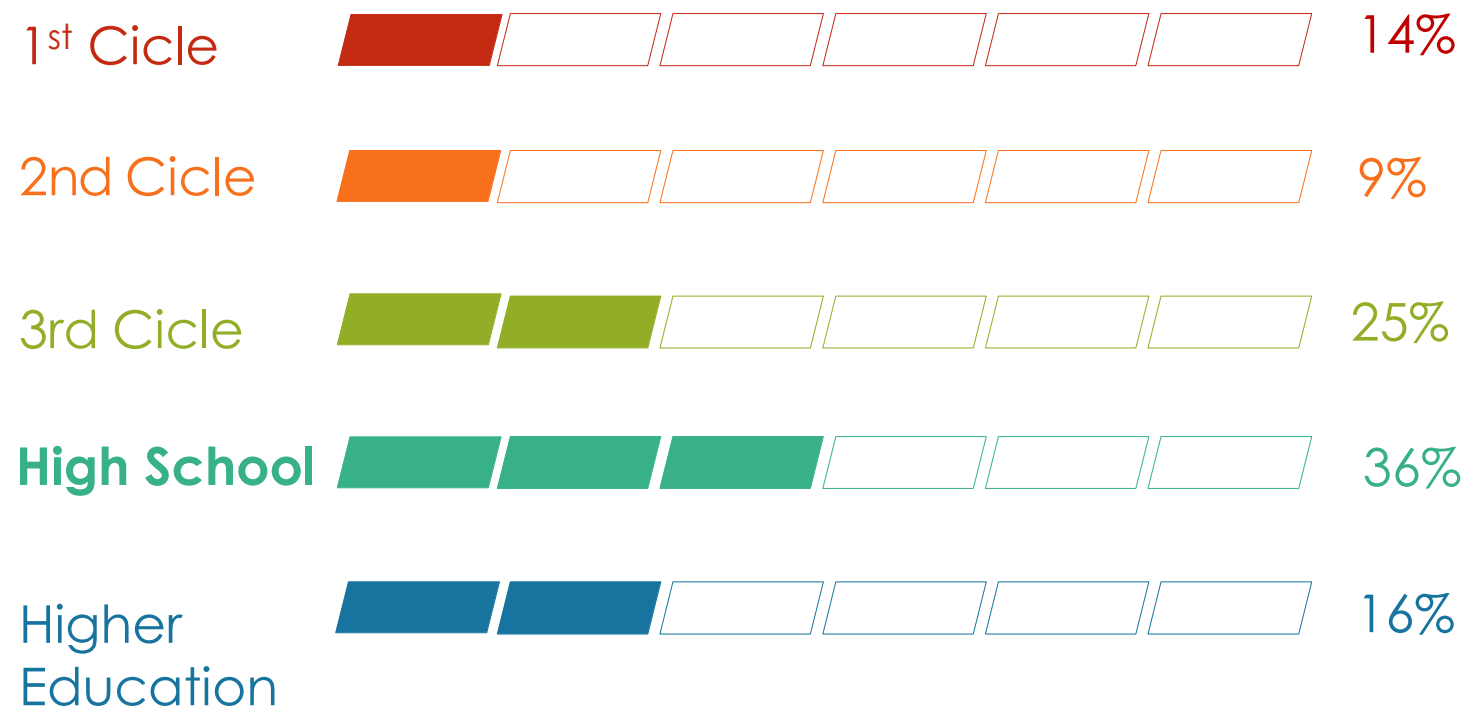


## Statistical Bulletin 1st Semester 2018

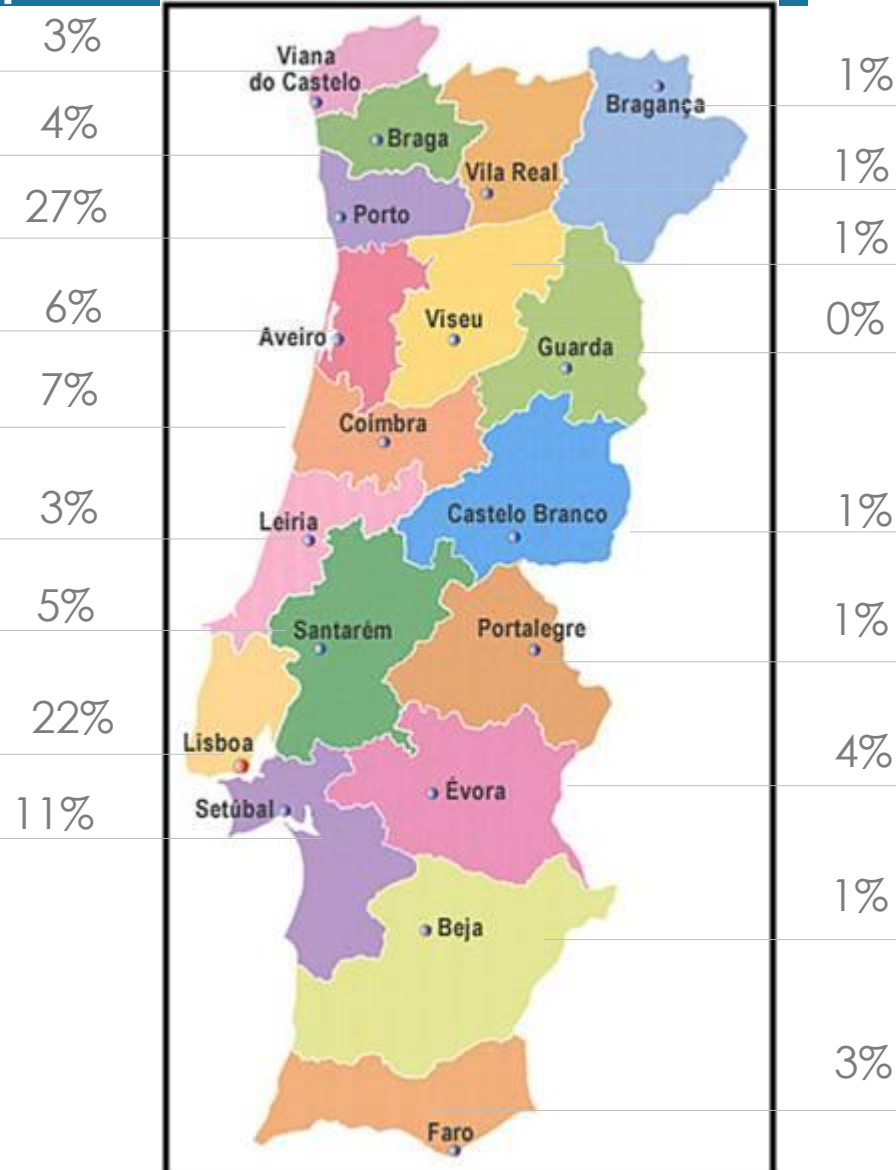
Over-indebtedness of families  
The "new" causes of over-indebtedness

# Families asking for GAS/DECO support

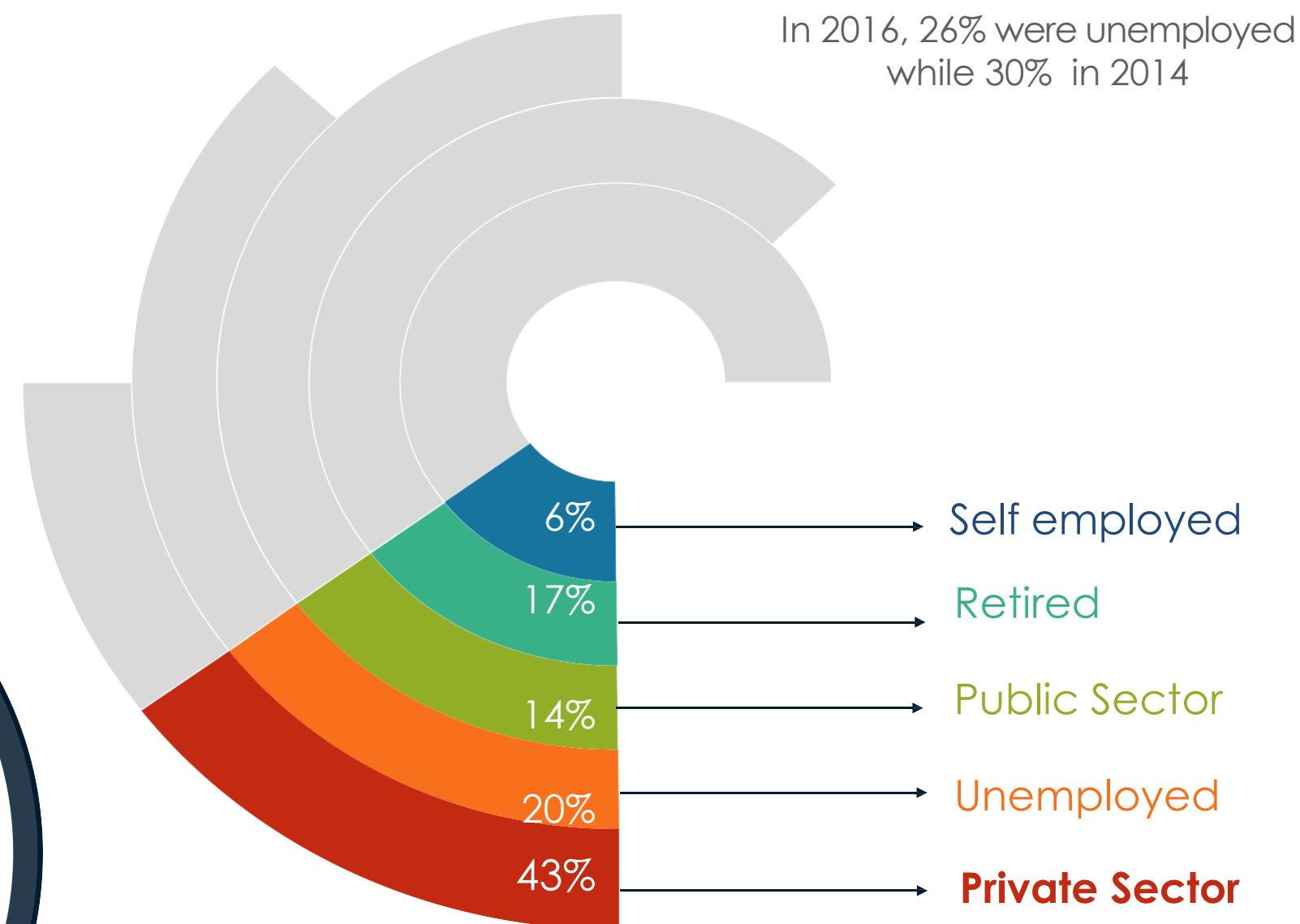
## Qualifications



## Geographical distribution



## Professional situation

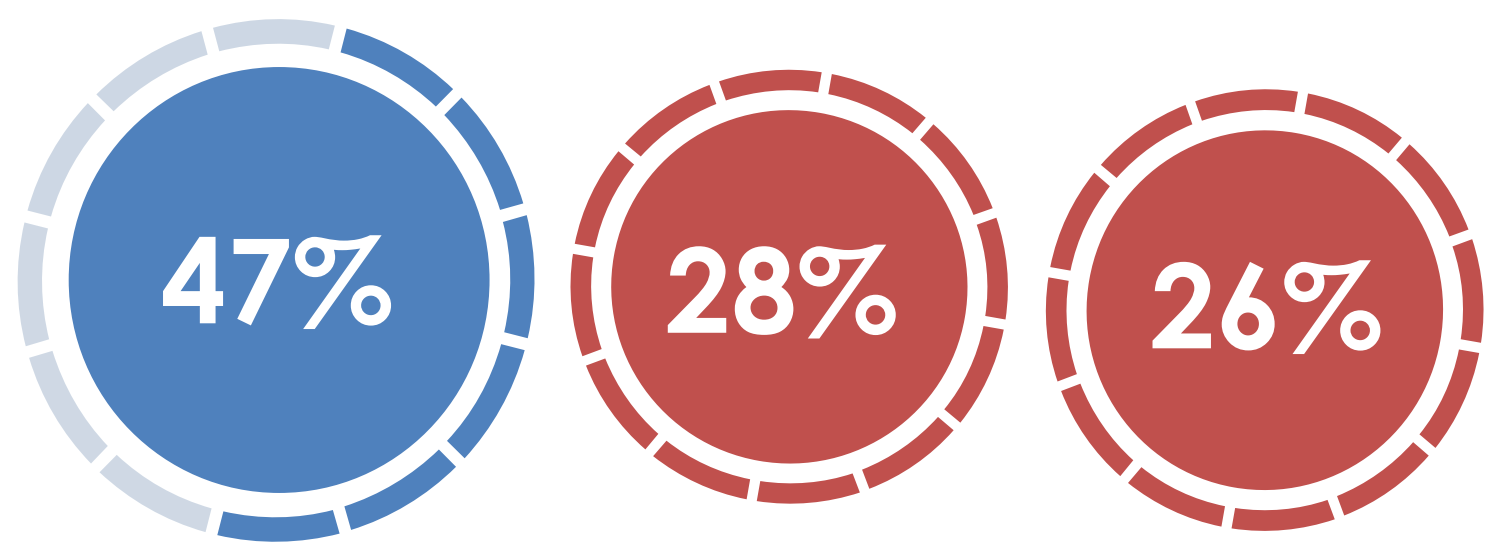


## Evolution of Over-Indebtedness GAS/DECO Processes

1st Semester				
Year	2015	2016	2017	2018
Processes	17.270	17.300	17.370	17.400

# Families accompanied by GAS/DECO

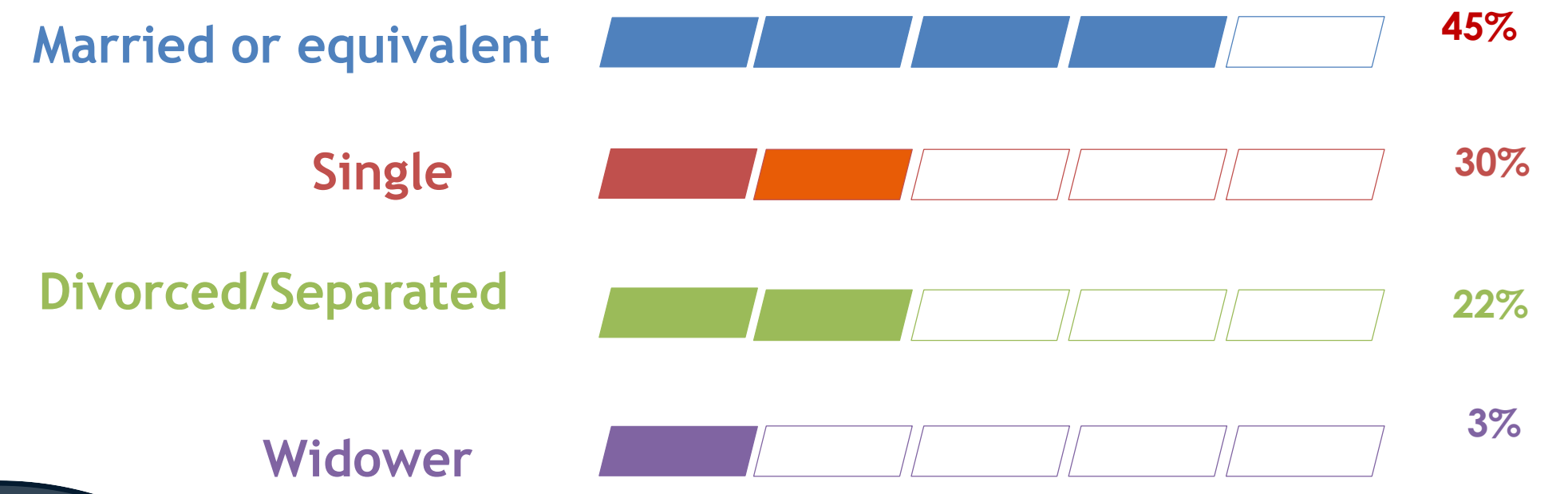
## Household members



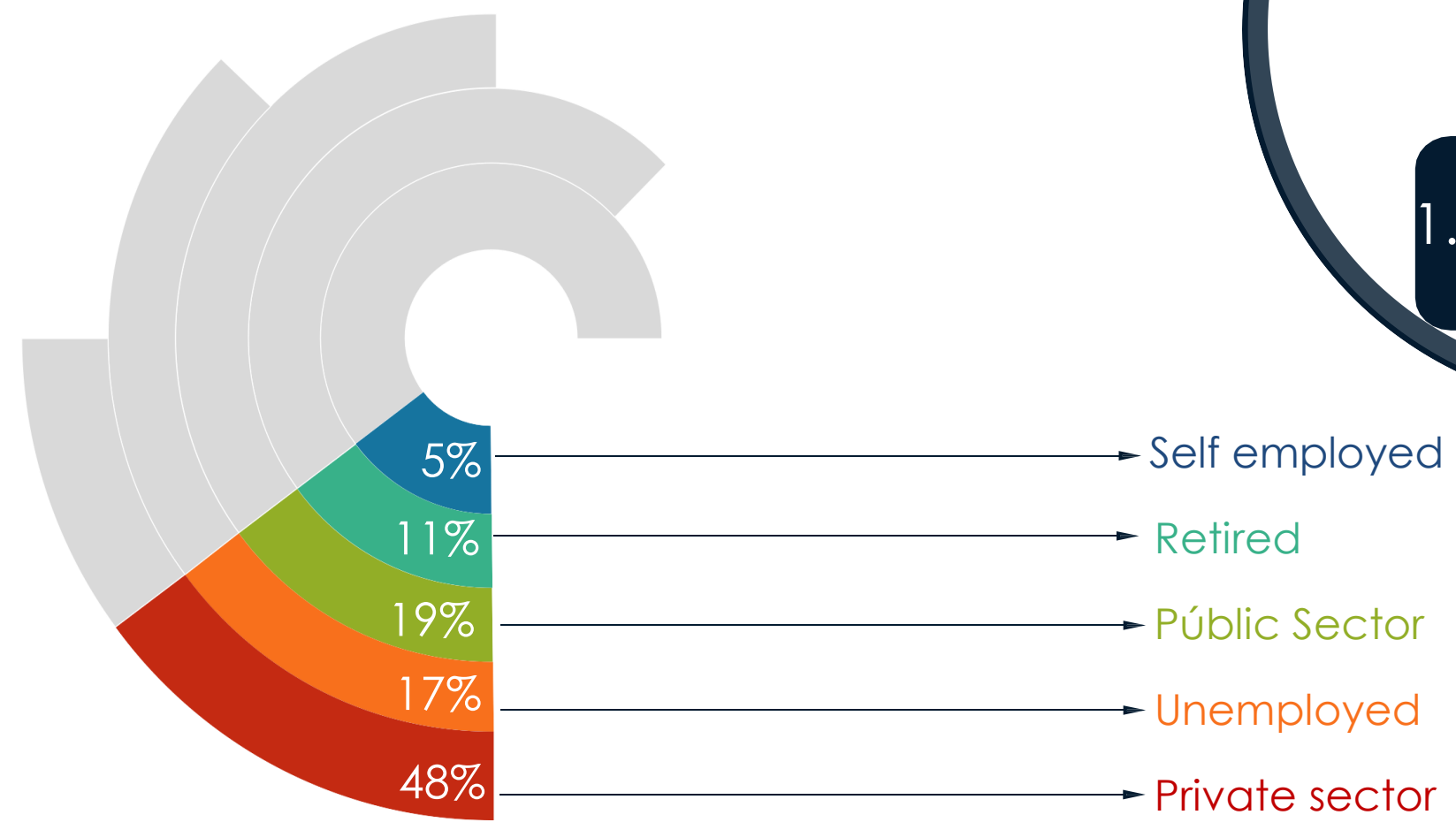
1 person      2 person      3 or more persons

10 % support upward family

## Civil status



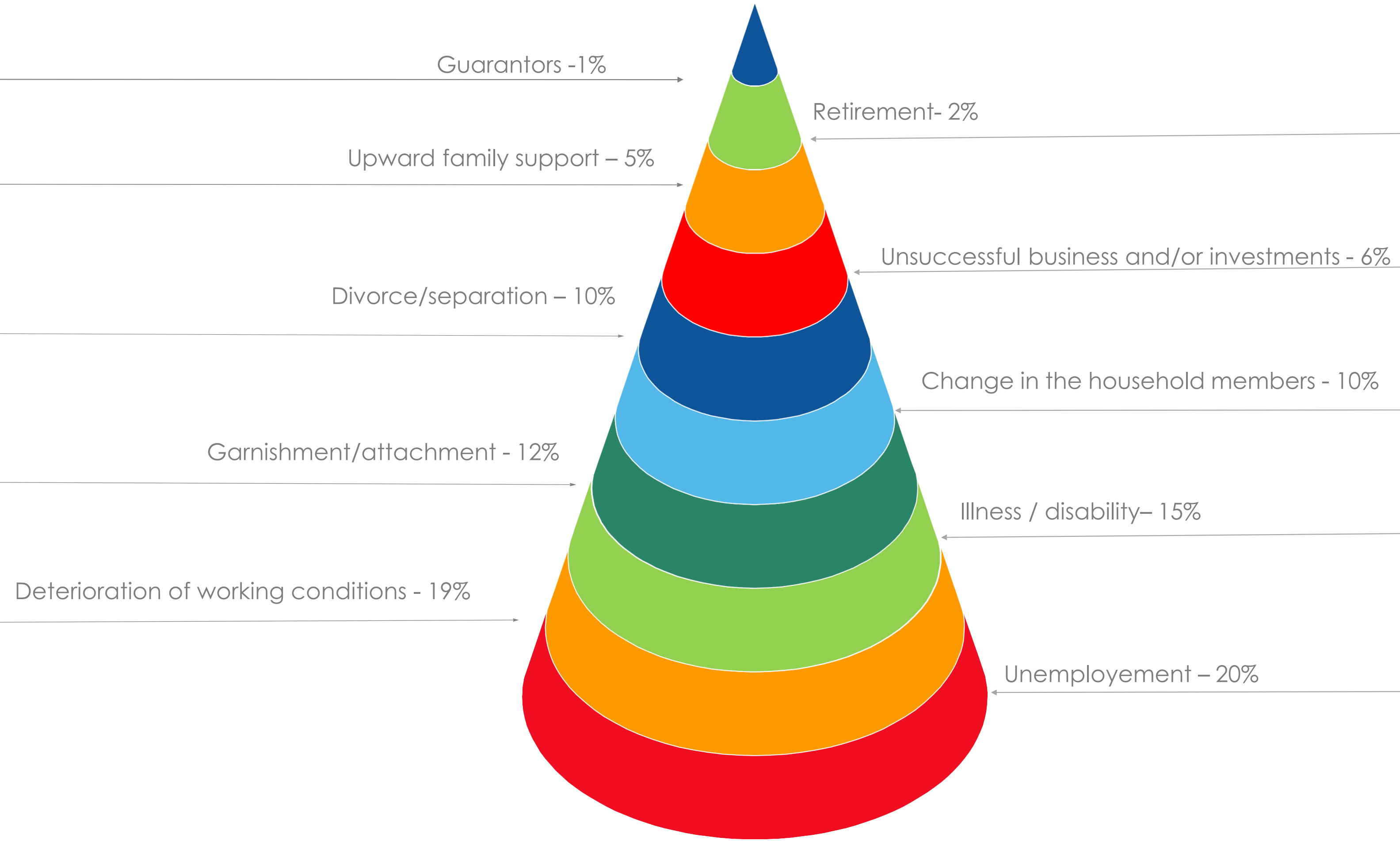
## Professional Situation



1.272 Mediation Processes

## Evolution of Over-Indebtedness GAS/DECO Processes

1st Semester				
Year	2015	2016	2017	2018
Mediation Processes	1.241	1.235	1.237	1.272



Note: Causes of Over-Indebtedness (%) by GAS/DECO processes in the 1st semester 2018

## Total Amount of Housing Loans



## Total Personal Credit Amount



## Total Credit Cards amount of credit



**Average Amount of Credits per GAS/DECO Process**

In 2008 and in 2009 each family had the average of 7 credits

Average Amount of Credits per Process	2008	2009	2012	2013	2014	2015	2016	2017	2018
	7	7	6	5	4	5	5	5	5

### Credits per process

1 Home Loan

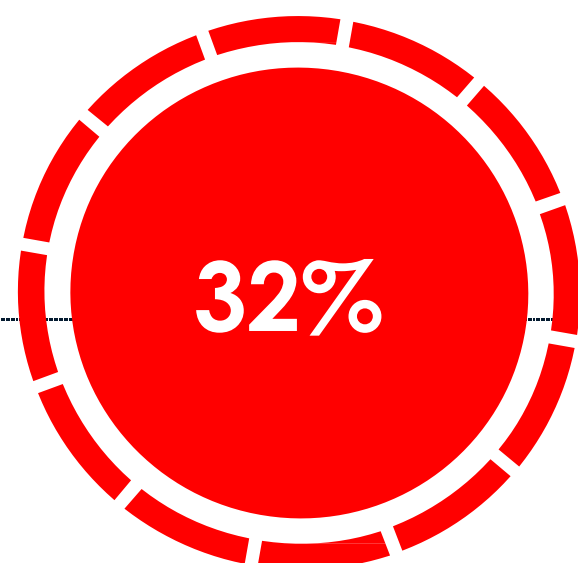
2 Personal Credits

2 Credit cards

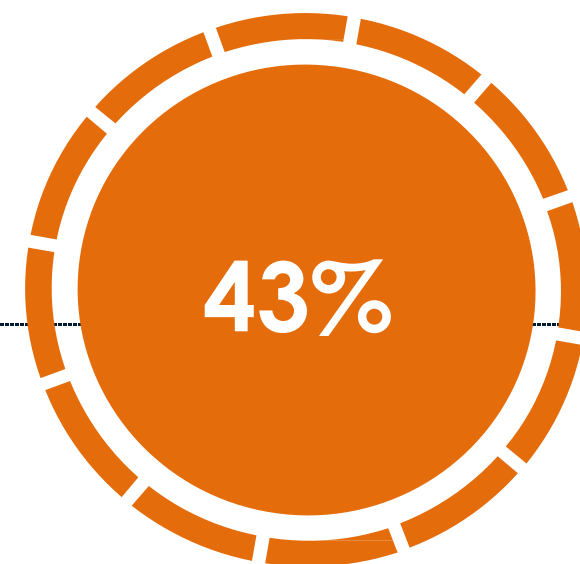
Note: Average amount of credits per process mediated by GAS/DECO, per type of credit in the 1st semester of 2018

Maturity of housing loans	
20 years	16%
From 21 to 25	12%
From 26 to 30	21%
From 31 to 35	8%
<b>From 36 to 40</b>	<b>26%</b>
From 41 to 45	9%
From 46 to 50	8%

**Credit in default**



**Credit in difficulty**

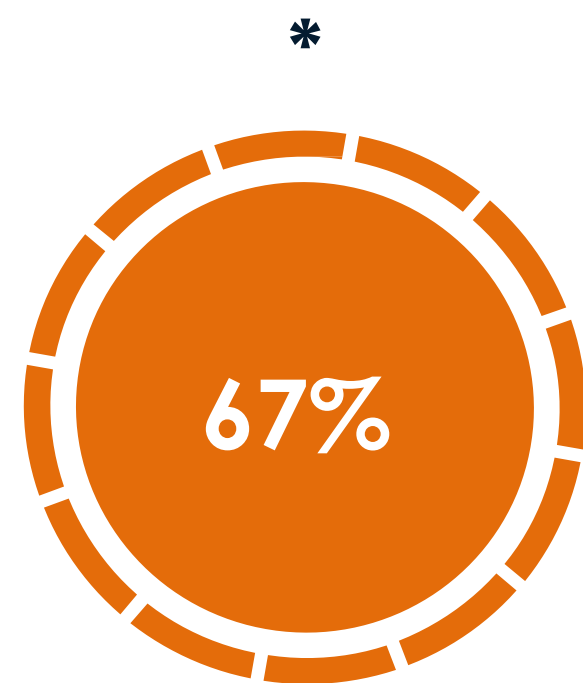


Year of the housing loan contract	
1980	10%
ate 1999	11%
2000 a 2005	27%
<b>2006 a 2010</b>	<b>39%</b>
2011 a 2015	7%
2016	2%
2017	4%

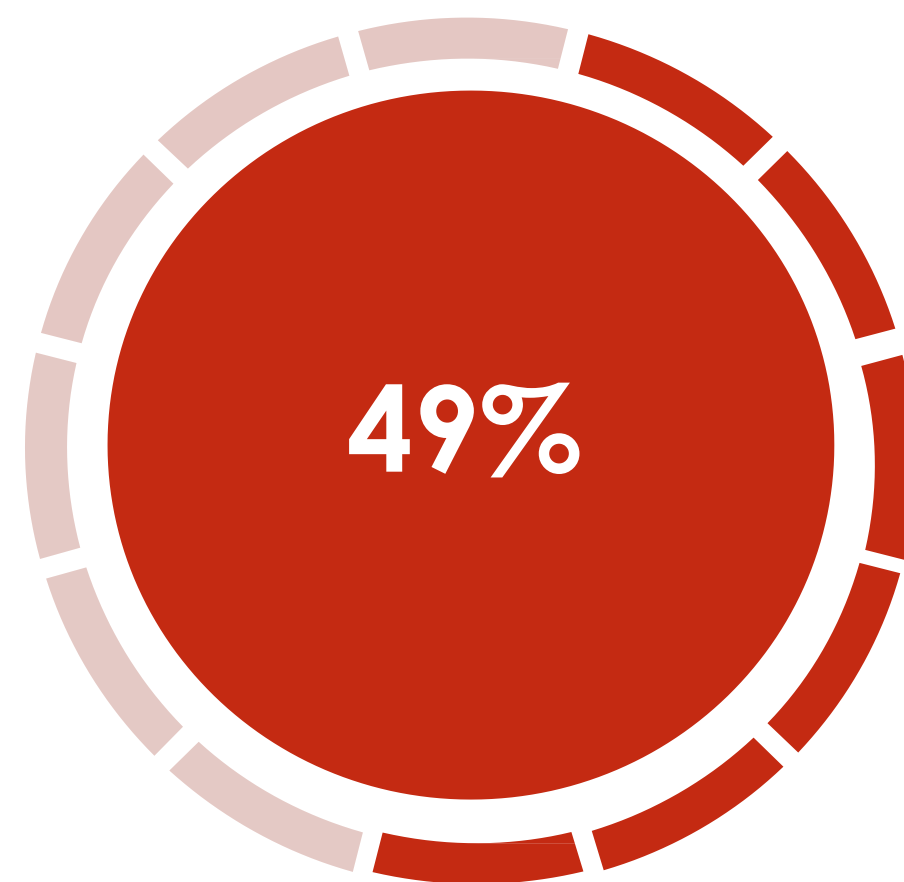
Note: Housing loans data, from GAS/DECO processes in the first semester of 2018

# Credits balance situation

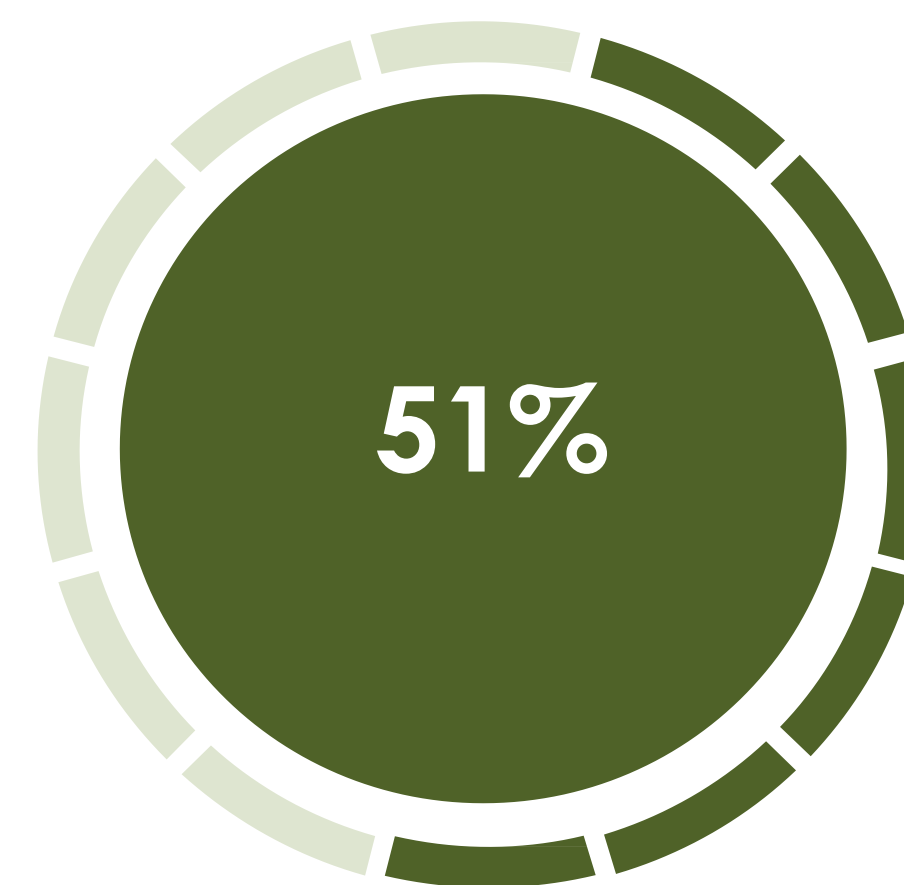
## Credit in difficulty \*



## Credit in default



## Credit on time







Credits situation	2011	2012	2013	2014	2015	2016	2017	2018
Credits in default	71%	54%	66%	63%	66%	53%	55%	49%
Credits on time	29%	46%	34%	37%	34%	47%	45%	51%

Note: \* Totality of credits before GAS/DECO mediation (%), on the 1st semester of 2018

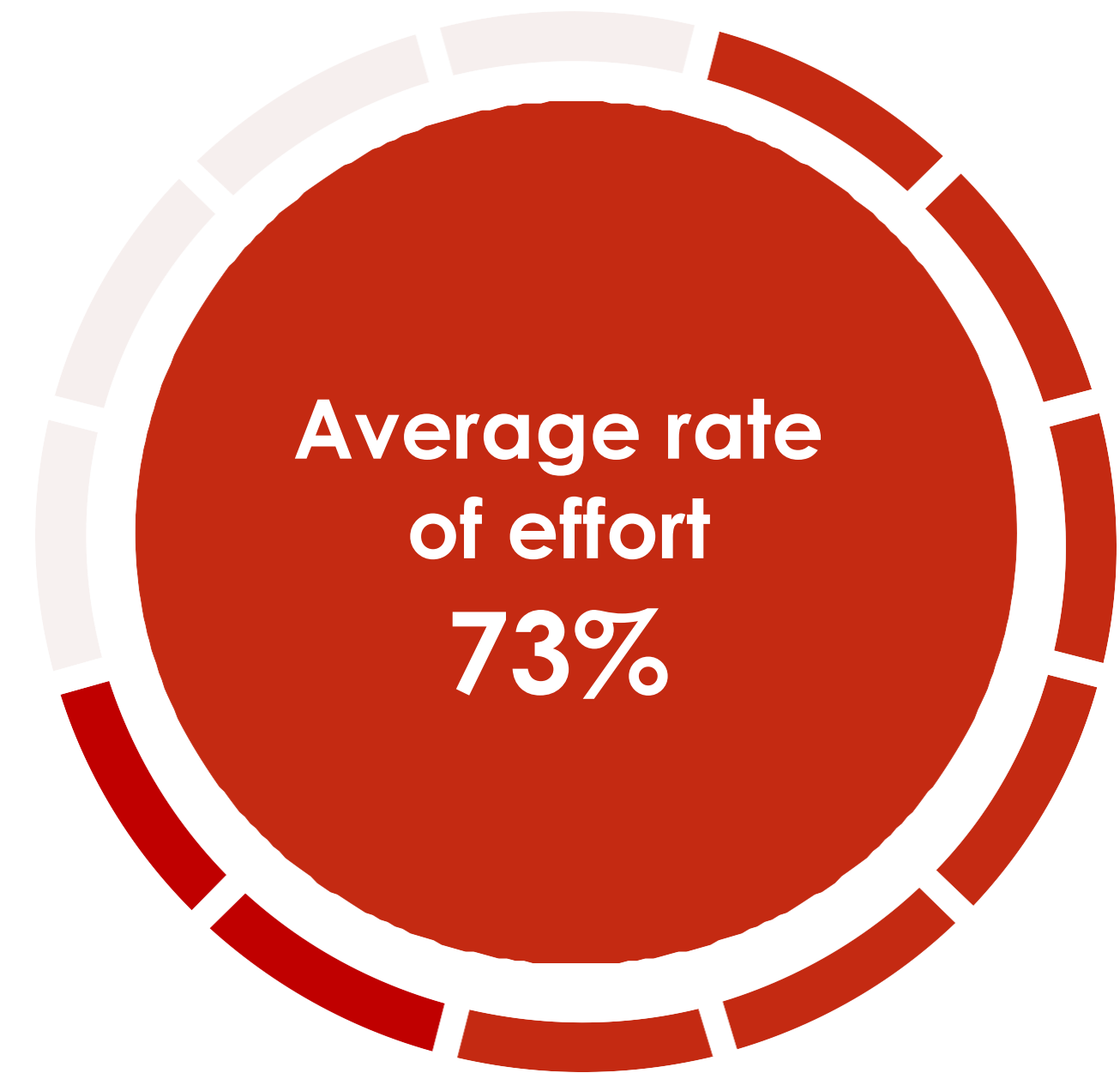
Average family income **1100 €**

Average credit responsibilities **- 798 €**

### Average mensal expenditures

 Food	- 220 €
 Electricity	- 61 €
 Telecommunications	- 45 €
 Gas	- 31 €
 Water	- 26 €
 Others	<u>- 90 €</u>
	<b>- 473€</b>

**Average available balance -171 €**



Note: Average rate of effort (credits towards income) for consumers who asked GAS/DECO suport in the 1st semester of 2018



# Average Rate of Effort



Year	2012	2013	2014	2015	2016	2017	2018
Average rate of effort	89%	98%	73%	77%	67%	70,8%	73%

Note: Average rate of effort (percentage of credits in income) for consumers who asked for GAS/DECO support in the 1st semester of 2018

**13 % of the families who applied for GAS/DECO support lived in a rented house**

**Average rent: 306€**

Maximum value of the rent 1.000€

Minimum value of the rent 100€



“I bought a house through a bank loan. Things did not go well and I ended up losing the house to the bank. It's been about five years and I'm still at a "crossroad" because I cannot get rid of personal credits I've accumulated throughout the years and after several court debts there is no way to stop. In fact, I don't even know how many credits I have to pay. I do not even know how what is going to happen with the loss of the mortgage.” - Over-indebted statement



## All consumers who ask for GAS/DECO support have access to:



**GAS/DECO** NOTÍCIAS LITERACIA FINANCEIRA PERGUNTAS FREQUENTES ENTRAR

### GABINETE DE APOIO AO SOBRE-ENDIVIDADO

Contacte-nos para esclarecer as suas dúvidas ou para apresentar o seu pedido de intervenção.

[Entrar no GAS](#)

#### LITERACIA FINANCEIRA

Fazer um orçamento, planear as despesas, realizar uma poupança e escolher produtos financeiros são alguns dos temas que as famílias aqui podem explorar.

[Ler mais](#)

#### PERGUNTAS FREQUENTES

Estou sobre-endividado? O que posso fazer? Quando é que entro em incumprimento? Aqui encontra as respostas a estas e outras dúvidas.

[Ler mais](#)

Taxa de poupança das famílias sobe para 13,6% no 2º trimestre

Resgate de planos de poupança para pagar crédito à habitação

- Consumer training and information in the area of financial literacy;
- Economic advice and financial coaching (including family budget management and use of credit);
- Support and mediation in situations of over-indebtedness.

# Where to find DECO:

