



**An
Phríomh-Oifig
Staidrimh**

Central
Statistics
Office

Standard SIMS Report:

Household Finance and Consumption Survey (HFCS)



Single Integrated Metadata Structure (SIMS) Report

For

Household Finance and Consumption Survey

This documentation applies to the reporting period:
2023

Last edited: 05/08/2025



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2. Introduction

The primary focus of the Household Finance and Consumption Survey (HFCS) is the collection of information on the assets and liabilities of different types of households in Ireland, in order to derive indicators on wealth. It is a voluntary (for selected households) survey of private households. The HFCS is collected under the auspices of the European Central Bank's (ECB) Household Finance and Consumption Network (HFCN) which designed the survey for use in the Eurozone.

The outputs are primarily used for research purposes by the European Central Bank and the Central Bank of Ireland, but data may also be used by other recognised research institutions.

3. Contact

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4. Metadata Update

4.1. Metadata last certified

06/08/2025

4.2. Metadata last posted

05/08/2025

4.3. Metadata last update

06/08/2025



5. Statistical Presentation

5.1. Data Description

The HFCS collects household-level data on households' finances and consumption in the Eurozone area. Some non-Eurozone countries have also participated at various times, such as Poland.

The participating institutions report a set of commonly agreed output variables for their respective country. 'Core' output variables are to be delivered for all participating countries. A set of 'non-core variables' has also been defined, with the participating institutions being free to decide which of these non-core variables they collect and report for their respective country. Ireland does not collect any of these non-core variables, although other variables of national interest are collected. The collection of standardised variables will ensure cross-country comparability.

The primary variables of interest include the value of real and financial assets and debt. The HFCS core variables catalogue can be found at the following link:

https://www.ecb.europa.eu/stats/ecb_surveys/hfcs/html/index.en.html

5.2. Classification System

Household Composition

For the purposes of deriving household composition, a child was defined as any member of the household aged 17 or under. Households were analysed as a whole, regardless of the number of family units within the household. The categories of household composition are:

- 1 adult aged 65+
- 1 adult aged <65
- 2 adults at least 1 aged 65+
- 2 adults, both aged <65
- 3 or more adults
- 1 adult, with children aged under 18
- 2 adults with 1-3 children aged under 18
- Other households with children aged under 18

Tenure Status

Tenure status refers to the nature of the accommodation in which the household resides. The status is provided by the respondent during the interview and responses are classified into the following two categories.

- Owner-occupied
- Rented or rent free

Region

Ireland is divided into three NUTS 2 regions. Nomenclature of Territorial Units (NUTS)

- Eastern and Midland
- Northern and Western
- Southern



NUTS 2- 4 Regional Breakdown of Ireland

NUTS 2	NUTS 3	NUTS 4
Northern and Western	Border	Cavan
		Donegal
		Leitrim
		Monaghan
		Sligo
	West	Galway city
		Galway County
		Mayo
		Roscommon
Southern	Mid-West	Clare
		Limerick City and County
		Tipperary
	South East	Carlow
		Kilkenny
		Waterford City and County
		Wexford
	South-West	Cork City
		Cork County
		Kerry
	Eastern and Midland	Dublin city
		Dun Laoghaire-Rathdown
		Fingal
		South Dublin
		Mid-East
		Kildare
		Meath
		Wicklow
		Louth
	Midland	Laois
		Longford
		Offaly
		Westmeath

Percentile of Household Income

All households are arranged by amount of gross household income, from lowest to highest and divided into 5 equal sized groups. The 20% of households with the lowest income are classified as 'Less than 20', the next group are '20-39' and so on. The 20% with the highest income are classified as '80-100'.

- Less than 20
- 20-39
- 40-59
- 60-79
- 80-100

Age of Reference Person

Households are classified depending on the age of the reference person.

- Under 35
- 35-44
- 45-54
- 55-64
- 65+



Work Status of Reference Person

Households are classified depending on the employment, or work status of the reference person.

- At work
- Unemployed
- Home Duties
- Retired
- Other

Education of Reference Person

Households are classified depending on the level of education of the reference person using International Standard Classification of Education (ISCED) - 2011

- Primary or below
- Lower secondary
- Higher secondary
- Post leaving cert
- Third level non-degree
- Third level degree or above

5.3. Sector Coverage

HFCS is concerned with the measurement of 'wealth' of households in Ireland. It does not cover those that may be living in private or public institutions such as nursing homes.

5.4. Statistical Concepts and definitions

The following is an outline of the statistical variables that are collected in the HFCS and the categories they fall into.

Real Assets:

Real assets include the value of the household main residence for homeowners, other real estate property, vehicles, and valuables (such as jewellery, works of art, antiques, etc.) and value of self-employment businesses.

Financial Assets

Financial assets include deposits (sight and saving accounts), mutual funds, bonds, shares, money owed to the households, value of voluntary pension plans and whole life insurance policies of household members and other financial assets item - which includes private non-self-employment businesses, assets in managed accounts and other types of financial assets.

Debt

Total debt includes mortgages collateralised on household's main residence, mortgages collateralised on other real estate property owned by the household, non-mortgage loans (consumer credit loans, private loans and other loans not collateralised on household's real estate property), credit lines/bank overdrafts debt and credit card debt (outstanding amount on which interest is paid at the end of the billing period)

Income

Household income includes all money receipts which accrue to the household regularly at annual or more frequent intervals. The gross receipts, (i.e. before subtraction of income tax and social insurance deductions) of individual household members are combined to give the average income for the households. The components of gross income are direct income and social transfers.

Direct income is composed of employee income and gross cash benefits or losses from self-employment. It also includes pensions from individual private plans, income from rental of property or land, regular



inter-household cash transfers received, interests, dividends and profit from capital investments in unincorporated business.

Social transfers include Jobseekers payments, state pensions and family/children related allowances such as maternity/adoptive benefit, child benefit, one-parent family payments and carers' payments). It also includes housing allowances such as rent supplement, fuel allowances and exceptional needs payments. Other social transfers include survivors' payments, sickness payments, disability payments, education-related allowances and social exclusion not elsewhere classified.

Gross household income excludes certain receipts which are generally of an irregular and non-recurring nature. The principal exclusions are receipts for sale of possessions, withdrawals from savings, loans obtained, loan repayments received, windfalls, etc. Furthermore, transfers of money between household members (i.e. pocket money, housekeeping money etc.) are ignored since the household is treated as a single unit.

The following is an outline of the statistical variables that are derived from collected data and the categories they fall into.

Participation rates

The percentage of households that own assets as defined above.

Distribution of assets

The value of a particular asset as a percentage of the value of all assets held by households.

Debt sustainability ratios

Several ratios are derived including debt to asset, debt to income, debt service to income, mortgage debt service to income, loan to value of HMR, net liquid assets to income that indicate levels of debt burden and fragility.

Gross wealth

This is defined as the sum of real and financial assets.

Only certain assets and liabilities are included. In particular, the present value of all future, expected defined benefit pensions is excluded, which can be a sizable portion of the wealth of many households. The present value of future, voluntary, expected defined contribution pensions is included.

Net Wealth

This is defined as gross wealth less total debt.

Net wealth is the difference between total household assets and total household liabilities.

5.5. Statistical Unit

The basic units of observation are individuals normally resident in Ireland and Irish households.

5.6. Statistical Population

The survey population is all private households and their current members residing in the state at the time of the data collection.

5.7. Reference Area

Ireland.

5.8. Time Coverage

HFCS is available for the years 2013, 2018, 2020 and 2023.



5.9. Base period

Not applicable.

6. Unit of Measure

Participation rates in assets, debt and credit constraints are measured as categorical variables (Yes/No) and estimates are presented as percentages.

The quantity of assets or debt owned, such as number of mortgages, are collected as numerical variables.

Values of assets, debt and income are measured as numerical variables expressed in Euro and estimates are presented in magnitudes of a thousand.

Demographic variables such as gender, labour status and job description are collected as categorical variables.

Demographic variables such as age, number of years working, and number of household members are collected as numerical variables.

Several debt ratios presented are expressed as percentages.

7. Reference Period

The reference period is the 12 months prior to the date of interview. Interviews were conducted between July 2023 and January 2024 giving a reference period from July 2022 to January 2024.

8. Institutional Mandate

8.1. Legal Acts and other agreements

There is no statutory requirement for the collection and dissemination of HFCS data.

Data for the HFCS is collected under Sections 24 and 30 of the Statistics act, 1993.

Section 24 relates to voluntary surveys or censuses.

Section 30 enables the CSO to have access to the records of public authorities for statistical purposes.

The principles relating to the processing of personal data in the GDPR recognise the secondary use of data for statistical purposes:

Article 5.1.b. : “further processing for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes shall, in accordance with Article 89(1), not be considered to be incompatible with the initial purposes (‘purpose limitation’)”.

8.2. Data Sharing

The HFCS makes use of anonymised administrative data managed by the CSO's Administrative Data Centre (ADC), which adheres to strict confidentiality controls.

The external datasets matched to HFCS can be seen at the following link:

[CSO Data Protocol Register - CSO - Central Statistics Office](#)



9. Confidentiality

9.1. Confidentiality – policy

All information supplied to the CSO is treated as strictly confidential. The Statistics Act, 1993 sets stringent confidentiality standards: Information collected may be used only for statistical purposes, and no details that might be related to an identifiable person or business undertaking may be divulged to any other government department or body.

These national statistical confidentiality provisions are reinforced by the following EU legislation: Council Regulation (EC) No 223/2009 on European statistics for data collected for EU statistical purposes. Further details are outlined in the CSO's Code of Practice on Statistical Confidentiality.

For more information on the CSO confidentiality policy please visit:

<https://www.cso.ie/en/aboutus/lgdp/csodatapolicies/statisticalconfidentiality/>

9.2. Confidentiality – data treatment

Confidentiality is ensured within the anonymised micro-data by using coded variables instead of original values for key characteristics. For example, variables such as income are randomly rounded, variables are categorised and outliers are suppressed or recoded to a maximum or minimum value.

To ensure confidentiality, the HFCS processing team do not have direct access to the raw administrative datasets. The ownership of these files rest with the CSO's Administrative Data Centre (ADC). Only selected variables are made available, and these variables are only provided for those individuals in the HFCS sample. The CSO assigns a unique number derived from the PPSN to link data. This number is derived and managed by the ADC section to ensure added security and confidentiality around individuals' data.

10. Release Policy

10.1. Release Calendar

The date of dissemination of all statistics released by CSO can be found in the Release Calendar published in CSO.ie. This calendar is regularly updated.

10.2. Release calendar access

The release calendar can be accessed via the CSO website, www.cso.ie, or directly from this link:

<https://www.cso.ie/en/csolatestnews/releasecalendar/>

10.3. User access

In accordance with Principle 6 of the European Statistics Code of Practice all users of CSO statistics have equal access via the CSO website at the same time of 11 am. Any privileged pre-release access to any outside user is limited, controlled and publicised. In the event that leaks occur, pre-release arrangements are revised so as to ensure impartiality.

The CSO recognises that in very limited circumstances a business need for pre-release access may be substantiated. Any form of pre-release access is a privilege and a strict CSO pre-release access policy is adhered to for these special requests. The full pre-release access policy can be accessed at

<https://www.cso.ie/en/aboutus/lgdp/csodatapolicies/csopolicyonpre-releaseaccess/>

The various results are published nationally in statistical release format as well as on the CSO website (www.cso.ie). Selected extracts from the results are posted on the CSO's data dissemination database, PxStat.



11. Frequency of Dissemination

Fieldwork for the HFCS will be conducted every three years from 2020. Data will be disseminated between 12 and 18 months after the fieldwork completion date.

12. Accessibility and clarity

12.1. News release

[Key Findings Household Finance and Consumption Survey 2023 - Central Statistics Office](#)

12.2. Publications

HFCS 2013. CSO, 2015

<https://www.cso.ie/en/media/csoie/releasespublications/documents/socialconditions/2013/hfcs2013.pdf>

HFCS 2018. CSO, 2020

<https://www.cso.ie/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2018/>

HFCS 2020. CSO, 2022

<https://www.cso.ie/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2020/>

"HFCS report on the results from the 2014 wave", ECB, 2016

"HFCS report on the results from the 2017 wave", ECB, 2020

https://www.ecb.europa.eu/pub/economic-research/research-networks/html/researcher_hfcn.en.html

HFCS 2023, CSO 2025

[Household Finance and Consumption Survey 2023 - Central Statistics Office](#)

12.3. On-line database

HFCS 2013:

<https://data.cso.ie/product/HFCS>

HFCS 2018/2020/2023:

<https://data.cso.ie/product/HFCS2020>

2014 Eurozone data including Ireland:

https://www.ecb.europa.eu/home/pdf/research/hfcn/HFCS_Statistical_Tables_Wave_2014.pdf?bf06c66b9f89bd01e30e9ead7d836dad

2017 Eurozone data including Ireland:

https://www.ecb.europa.eu/home/pdf/research/hfcn/HFCS_Statistical_Tables_Wave_2017_May2021.pdf?ca15e575b6b7765dad1147e7a3dba728

2021 Eurozone data including Ireland:

[HFCS Statistical Tables - Wave 2021 - July 2023](#)



12.3.1. AC 1. Data tables -consultations

The following table shows the number of web hits the HFCS 2023 publication received from the publication date of the 12th of June, 2025 to the 31st of July, 2025, a period of approximately 7 weeks.

Page	Page views	Unique Page views	Avg. Time on Page (seconds)
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/	1008	616	42
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/keyfindings/	362	231	121
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/wealthanddebt/	277	202	96
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/wealthinequality/	259	168	137
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/data/	118	84	26
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/age/	107	91	64
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/backgroundnotes/	107	61	110
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/financialbehaviour/	100	93	77
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/saving/	99	88	46
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/regions/	96	86	32
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/householdcomposition/	87	67	82
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/tenure/	79	62	45
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/contactdetails/	51	39	22
/en/releasesandpublications/ep/p-hfcs/householdfinanceandconsumptionsurvey2023/videocontent/	20	10	14

12.4. Micro-data Access

Data is available to researchers via Researcher Coordination Unit (RCU) once Research Micro File (RMF) applications have been accepted.

12.5. Other

An infographic was produced that highlights some of the key findings in a clear and user-friendly way.

The micro-data files were sent to the European Central Bank (ECB) with various statistical disclosure controls applied such as rounding of respondents age and income.

"Survey data on household finance and consumption – research summary and policy use" (ECB Occasional Paper No 100, 2009), available from

<https://www.ecb.europa.eu/pub/pdf/scpops/ecbocp100.pdf?407cbc929d64b0d234a7e803af2ec891>



12.5.1. AC2. Metadata consultations

The following table shows the number of web hits the HFCS 2023 methods page received from the publication date of the 12th of June, 2025 to the 31st of July, 2025, a period of approximately 7 weeks.

Page	Page views	Unique Page views	Avg. Time on Page
/en/methods/socialconditions/hfcsurvey/	28	28	15
/en/methods/socialconditions/hfcsurvey/faqhfcs/	1	1	29

12.6. Documentation on Methodology

The compilation of the HFCS at national level follows the HFCS Methodological Guidelines given by the European Central Bank. These guidelines include:

- HFCS questionnaire and Paradata,
- List of Core Output Variables,
- List of tasks for conduct of an HFCS,
- Longitudinal Survey Methods for the Eurosystem Household Finance and Consumption Survey by Peter Lynn (University of Essex).

All above available at:

https://www.ecb.europa.eu/pub/economic-research/research-networks/html/researcher_hfcn.en.html

Other methodological Documents available include:

- "The Euro-area Household Finance and Consumption Survey – survey mode, oversampling wealthy households and other methods to reduce non-response bias" (UNECE Conference of European Statisticians, available from: <http://live.unece.org/fileadmin/DAM/stats/documents/ece/ces/2011/48.e.pdf>)
- "Re-weighting to reduce unit non-response bias in household wealth surveys: a cross-country comparative perspective illustrated by a case study" (European Conference on Quality in Official Statistics, 2010, available from <https://www.ecb.europa.eu/home/pdf/research/hfcn/WealthSurveys.pdf?1cadd63be4bcf2e341be5ae2378010a5>)

12.6.1. AC3 – Metadata completeness – rate

Information has been provided on all 19 of the elements in this report.

For section 18, cost information will be provided (report will be updated) when it becomes available.

12.7. Quality Documentation

Further information on the quality of the HFCS at national level can be found in the CSO's methods page associated with the release, directly from this link:

<https://www.cso.ie/en/methods/socialconditions/hfcsurvey/>

Quality documentation for the ECB publication will be available on the HFCN website in 2026 when the European wide results are published. See link in 12.6 above.



13. Quality Management

13.1. Quality Assurance

Quality Management Framework

The CSO avails of an office wide Quality Management Framework (QMF). This framework allows all CSO processes and outputs to meet the required standard as set out in the European Statistics Code of Practice (ESCoP). The QMF foundations are based on establishing the UNECE's Generic Statistical Business Process Model (GSBPM) as the operating statistical production model to achieve a standardised approach to Quality Management. All and any changes implemented to CSO processes and outputs require adherence to the QMF.

13.2. Quality Assessment

The QMSA Quality Review Survey is completed annually for HFCS. The survey highlights parts of the survey process that could be improved and parts of the process that are done well. Quality of the HFCS data is constantly improving with each wave, for example the introduction of multiple imputation and an improved oversample selection method in the 2018 wave and the introduction of a panel component and improved weighting system in the 2020 wave and again in the 2023 wave. Results from the 2025 QMSA survey will help to identify any possible improvements in quality for the 2026 wave.

14. Relevance

14.1. User Needs

14.1.1. Main National Users

Central Bank of Ireland (CB) are the main national users. The HFCS is used in their reports that are published regularly, for example quarterly and annual reports. Outputs for the HFCS are determined by the ECB in coordination with central banks across the Eurozone and are implemented by the CSO. Some ad-hoc outputs are available in the Irish dataset upon request by the CB

14.1.2. Principal External Users

The European Central Bank publishes results from the HFCS after each wave. Outputs for the HFCS are determined by the ECB in coordination with central banks across the Eurozone and are implemented by the CSO.

14.2. User Satisfaction

As the survey is designed by the ECB and they, along with the Central Bank of Ireland are the main users, there is little need currently for assessment of user satisfaction. Ad-hoc consultations are conducted with the Central Bank of Ireland in terms of survey content and, if practical, their user needs are generally met.

14.3. Data Completeness

Some paradata and sample register variables are unavailable for technical reasons and due to increased response burden on field staff.

14.3.1. Data Completeness rate

There are 272 core variables, of which 263 are either collected through survey responses or filled using administrative data. The missing variables are primarily sample register variables and paradata.



15. Accuracy and reliability

15.1. Overall accuracy

The main sources of error are outlined in the following sections. In addition to the sources of error outlined, a potentially significant source of error in the HFCS is the under-reporting of assets by respondents. This effect can be seen by observing the coherence between central bank quarterly financial accounts data and the HFCS. For example, the total value of “Savings” in the HFCS is approximately 33% of the value of money on deposit from the central bank accounts data. Under-reporting is an issue in wealth surveys and is difficult to rectify. Improved access to administrative data has corrected under-reporting of income and debt in the HFCS.

To reduce error during data collection, survey interviewers receive online training to prepare for the fieldwork. Communication is open between the statistician and the field staff for the duration of the field work. This enables any issues relating to the survey instrument to be recognised and if necessary, any technical bugs can be fixed with a new survey instrument release. The statistician is also available to answer any questions the field staff may have about the survey and its implementation in the field. Although this helps to reduce error and improve the quality of the data collected there are still obvious keying errors visible in the raw data. These are deleted and the value is imputed.

Data editing and imputation are performed during the data processing phase to ensure data quality. Processed data is validated by the ECB to ensure consistency, accuracy and validity in survey data and flag data. To ensure quality and relevancy, dissemination of HFCS data in Ireland is closely aligned with estimates produced by the ECB. Variables collected and disseminated are recommended by the ECB based on feedback from European Central banks and various task teams within the HFCN.

15.2. Sampling Error

The HFCS sample is designed to be a randomly selected cluster sample with each household in the target population having an equal and known probability of selection. Non-response has the potential to introduce bias into the sample. HFCS sample implementation procedures are designed to minimise non-response. The sample is designed for a full-time field force of 100 interviewers. Adequate monitoring and management of the field-force availability is critical in assuring a high-quality representative sample. An on-going issue with all CSO household samples is the availability of field interviewers. When any of the interviewers are not available due to holidays, sickness or retirement, the interviewers are replaced by temporary interviewers (back-ups) whenever possible. There may be non-response bias in the HFCS where certain geographical areas are under-represented if there is a lower response rate in those areas. This non-response is accounted for in the non-response weighting procedure.

Certain cohorts of society have lower response rates than others, such as households where the household reference person is aged under 35 or rented households. The weighting procedure used in the HFCS takes into account this under representation and adjusts weights appropriately.

As the HFCS uses an oversample of wealthier households, these households will have higher representation in the dataset than what would be expected if no oversample was used. The weighting procedure used in the HFCS takes into account the oversample and adjusts weights appropriately.



15.2.1. A1.Sampling error indicator

HFCS precision estimates for the 2023 wave carried out in Ireland

Precision estimates HFCS 2023								
Variable	Statistic	Estimate	95% Conf Int		Standard Error	Coefficient of Variation	Variance	Sample Number
			Lower CL	Upper CL				
Net Wealth	Median	256,900	245,345	268,455	5,896	0.02	34,758,005	5,172
Net Wealth	Mean	485,700	446,425	524,975	20,038	0.04	401,522,795	5,172
Gross Wealth	Median	335,900	321,422	350,378	7,387	0.02	54,565,471	5,172
Gross Wealth	Mean	545,100	505,353	584,847	20,279	0.04	411,235,421	5,172
Household Main Residence (HMR)	Participation	67.9	67.8	68.0	0.0	0.00	0.0	5,172
Land	Participation	8.9	8.4	9.4	0.3	0.03	0.1	5,172
Other Real Estate Property	Participation	11.9	10.7	13.1	0.6	0.05	0.4	5,172
Self Employment Business Wealth	Participation	14.0	12.8	15.2	0.6	0.04	0.4	5,172
Vehicles	Participation	79.7	78.1	81.3	0.8	0.01	0.7	5,172
Valuables	Participation	88.6	85.9	91.3	1.4	0.02	1.9	5,172
Savings	Participation	98.0	97.5	98.5	0.3	0.00	0.1	5,172
Bonds or Mutual Funds	Participation	14.0	12.6	15.4	0.7	0.05	0.5	5,172
Shares	Participation	11.8	10.4	13.2	0.7	0.06	0.5	5,172
Voluntary Pension	Participation	20.5	18.6	22.4	1.0	0.05	0.9	5,172
Other Financial Asset	Participation	10.3	8.9	11.7	0.7	0.07	0.5	5,172
Mortgage on HMR	Participation	30.3	29.9	30.7	0.2	0.01	0.0	5,172
Mortgage on Other Property	Participation	6.0	4.9	7.1	0.5	0.09	0.3	5,172
Non-mortgage loans	Participation	43.4	41.1	45.7	1.2	0.03	1.3	5,172
Overdraft	Participation	7.1	5.5	8.7	0.8	0.12	0.7	5,172
Credit Card	Participation	24.3	23.2	25.4	0.6	0.02	0.3	5,172
Household Main Residence (HMR)	Median	340,000	325,018	354,982	7,643.9	0.02	58,429,660	5,172
Land	Median	327,600	259,130	396,070	34,933.5	0.11	1,220,351,021	5,172
Other Real Estate Property	Median	265,200	237,958	292,442	13,899.1	0.05	193,185,878	5,172
Self Employment Business Wealth	Median	45,000	30,416	59,584	7,440.6	0.17	55,362,662	5,172
Vehicles	Median	12,000	11,001	12,999	509.6	0.04	259,687	5,172
Valuables	Median	5,000	4,501	5,499	254.8	0.05	64,922	5,172
Savings	Median	8,700	7,513	9,887	605.5	0.07	366,672	5,172
Bonds or Mutual Funds	Median	5,000	1,998	8,002	1,531.8	0.31	2,346,266	5,172
Shares	Median	8,200	5,361	11,039	1,448.3	0.18	2,097,528	5,172
Voluntary Pension	Median	35,600	26,155	45,045	4,818.9	0.14	23,221,493	5,172
Other Financial Asset	Median	5,100	740	9,460	2,224.7	0.44	4,949,172	5,172
Mortgage on HMR	Median	117,900	110,510	125,290	3,770.7	0.03	14,217,834	5,172
Mortgage on Other Property	Median	105,500	85,378	125,622	10,266.2	0.10	105,394,958	5,172
Non-mortgage loans	Median	9,500	8,343	10,657	590.2	0.06	348,376	5,172
Overdraft	Median	700	567	833	68.1	0.10	4,639	5,172
Credit Card	Median	1,000	872	1,128	65.2	0.07	4,248	5,172
Applied for credit	Participation	45.9	43.6	48.2	1.1	0.03	1.3	5,172
Refused or Reduced Credit	Participation	9.2	8.1	10.3	0.6	0.06	0.3	5,172
Not Applied for Credit	Participation	5.8	4.6	7.0	0.6	0.10	0.4	5,172
Credit Constrained	Participation	8.9	7.4	10.4	0.8	0.09	0.6	5,172
Debt to asset ratio	Median	20.3	18.1	22.5	1.1	0.05	1.2	5,172
Debt to income ratio	Median	42.4	36.9	47.9	2.8	0.07	7.9	5,172
Debt Service to income ratio	Median	10.9	10.3	11.5	0.3	0.03	0.1	5,172
Mortgage debt service to income	Median	11.4	10.7	12.1	0.4	0.03	0.1	5,172
Loan to value of HMR ratio	Median	36.4	33.6	39.2	1.4	0.04	2.0	5,172
Net liquid assets to income ratio	Median	12.2	10.0	14.4	1.1	0.09	1.2	5,172

15.3. Non-sampling Error

In addition to known sampling errors, any survey will be subject to other non-sampling errors; for example, measurement errors arising from different interviewing techniques or comprehension of questions. Non-sampling error is far more difficult to measure than sampling error and no formal estimate of non-sampling error is available in HFCS.



15.3.1. Coverage error

The sampling frame is a combination of the 2016 Census file and An-Post's GeoDirectory (see <https://www.geodirectory.ie/>). The vast majority of dwellings in Ireland are included in the frame. The sample excludes island communities and individuals living in institutions or communal accommodation and persons of no fixed abode. This sampling frame is a dwelling register but this does not equate to a household register. The frame is not a household register as there may be more than one household residing in a single dwelling or a single household residing in multiple dwellings.

15.3.1.1. A2. Over coverage rate

There are no known over coverage issues in the HFCS sample.

15.3.1.2. A3. Common units – proportion

97% of individuals in the P dataset are covered by both survey and administrative sources. The remaining 3% are covered only by the survey. Of all individuals in the survey, 82% are in the P dataset. Those aged under 16 are not included in the P dataset.

15.3.2. Measurement error

The primary source of measurement error in the HFCS is due to keying errors made by interviewers.

Another source of error is comprehension errors – there are terms used in the survey that may not be understood by all respondents, but this is unavoidable in such a survey. Interviewers are provided with a PDF of definitions that list unfamiliar terms and their meanings with references to the question where the term is used.

To help minimise non-sampling effects, information on the interviews is collected and analysed (including, for example, when interviews were conducted and their duration). This information is compared across the interview team to ensure no unusual variation in interviewer performance exists.

Co-ordinators, as an additional check on the quality of the interviewer's work, can contact households to check the quality of the collected data.

No formal evaluation of sources of error is available, although measures are in place to minimise error. The quality of the data collected is improved using regular field staff training and debriefings.

15.3.3. Non-Response Error

Certain cohorts of the population are less likely to respond such as households where the reference person is aged under 35 or those living in rented accommodation. Unit nonresponse can take several forms including:

- no contact with the household is made,
- where contact is made but the household refuses to take part,
- where the household takes part but does not complete the survey (see table in 15.3.3.1 below for more).

In the case of initial non-contact with a household, interviewers made further attempts to contact householders by visiting the dwelling. To correct for unit nonresponse, household weights are adjusted appropriately using logistic modelling based on the characteristics of households available on the sampling frame.

Item nonresponse occurs when respondents do not know the answer to the question being asked or refuse to provide an answer as they deem it to be sensitive information. Missing values due to item nonresponse are imputed using Gibbs sampling methodology, an iterative Markov procedure of



successive simulation of the distribution of variables conditioned on both observed data and distributions of variables previously simulated in the same iteration.

15.3.3.1. Unit non-response rate

The HFCS 2023 has 5,172 respondent households giving a response rate of 35.3% when all sampled households are considered. The following table is a breakdown of response types.

HFS 2023 Summary of outcomes	
Status	Number of households
Complete Interviews	4,569
Incomplete Interviews	857
No interview, other reason	4,604
No relevant household at dwelling	86
No contact or inaccessible	4,013
Refusal	472
Temporarily absent	32

15.3.3.2. Item non-response rate

HFS 2023 Summary of response rates for selected variables		
Variable Description	HFCN Code	Non response rate (%)
Current value of the household main residence (HMR)	HB0900	6.2
Total value of cars	HB4400	4.9
Value of self-employment business	HD0801	7.0
Value of deposit accounts	HD1110	36.1
Value of savings accounts	HD1210	21.2
Current Value of Pension Plan (1 st pension)	PFA0801	25.3

15.3.4. Processing error

HFCS 2023 was published without any known processing errors. In the event of processing errors leading to significant misreporting of estimates being detected, it is standard procedure that HFCS 2023 data would be revised and republished.

15.3.5. Model assumption error

Not applicable.

16. Timeliness and punctuality

16.1. Timeliness

The HFCS 2023 dataset was fully processed by April 2025 with the release published in June 2025. Efforts are ongoing to improve the processing methods to shorten this period.

16.1.1. TP1. Time lag – First results

Not applicable.

16.1.2. TP2. Time lag – Final results

Estimates from HFCS 2023 were published 18 months after the reference period.



16.2. Punctuality

There is no publication deadline for the HFCS. HFCS 2023 publication timelines were consistent with previous waves.

16.2.1. TP3. Punctuality – Punctuality - delivery and publication

Not applicable.

17. Comparability

17.1. Comparability – Geographical

Due to low response rates in some locations, estimates at a NUTS 3 level may be unreliable. Estimates produced at county level or lower should be considered unreliable. Estimates at NUTS 2 level would be the most reliable for geographical comparisons.

At European level the participating institutions produce harmonised output (i.e. survey data) for their respective country, but do not necessarily use identical questionnaires. However, a common template questionnaire serves as a benchmark for the country questionnaires, as well as for establishing the output desired.

17.1.1. CC1. Asymmetry for mirror flow statistics.

Not calculated

17.2. Comparability over time

Improvements in the weighting methodology were made for the 2023 wave of the survey. To allow for comparability over time, the 2018 and 2020 waves were revised using the new methodology. Results for the revisions were published on the same date as the 2023 wave allowing for comparability between 2018, 2020 and 2023. These waves are not comparable to 2013 due to significant differences used the methodology for 2013.

17.2.1. Length of Comparable Time series

Currently the time series stands at 3 waves, 2018, 2020 and 2023.

17.3. Coherence – cross domain

The income data in the HFCS can be compared to the income collected in the SILC, (Survey on Income and Living Conditions), an annual household survey conducted by the CSO. Comparisons can be seen in the table below. Gross household income includes social welfare payments. As both SILC and HFCS income comes directly from administrative sources, a high level of coherence would be expected. Details of SILC coherence with institutional sector accounts and other data sources can be found in the SILC quality report for 2023 at the following link:



Standard Report

The SILC values in the table can be found here:

<https://data.cso.ie/table/SIA74>

Comparison of HFCS and SILC income	Mean	Median
HFCS gross household income (€)	86,991	68,696
SILC gross household income (€)	90,570	68,400
Difference (%)	4.1	3.6

HFCS data can be compared to the Quarterly Financial Accounts published by the Central Bank of Ireland which contain data on financial assets and liabilities of Irish households.

<https://www.centralbank.ie/statistics/data-and-analysis/financial-accounts>

[Household Wealth | Central Bank of Ireland](#)

HFCS and QFA are not directly comparable as QFA also includes non-profit institutions serving households (NPISH), non-incorporated enterprises, sole-traders and partnerships which are not large enough to be considered quasi corporations and institutionalized households. Although they cannot be compared directly, QFA figures consist mostly of private household wealth as defined in the HFCS so an approximate comparison can be made. Comparisons between HFCS and QFA for Q4 2023 can be seen in the following table. Please note that there are differences in the definitions of assets between HFCS and Central Bank QFA data, particularly for financial assets, so these may not be directly comparable.

HFCS	€bn	QFA Q4 2023	€bn
Sights and savings deposits	63.4	Currency and Deposits	200.1
Bonds	3.5	Debt securities	1.8
Shares	14.2	Equity	70.2
Mutual Funds	15.0	Investment fund shares/units	4.5
Loans	112.0	Loans	145.7
HMR & Other real estate	590.1	Housing wealth	737.3

Differences between deposit amounts may be due to under-reporting by survey respondents which is a trend that is also seen in other countries where HFCS is carried out.

17.3.1. Coherence – Sub annual and annual statistics

Not applicable.

17.3.2. Coherence with National Accounts

Not applicable.

17.4. Coherence – internal

Estimates are internally consistent.

18. Cost and Burden



This document will be updated with HFCS costs when the data is available.

The median interview time for HFCS in 2023 is 38 minutes, a slight increase on 37 minutes in 2020. Some core variables on debt were excluded as the data could be obtained from the Central Credit Register administrative data source, thus further reducing response burden.

19. Data Revision

19.1. Data Revision Policy

Published statistics are subject to correction and revision for a variety of reasons. The most common reasons include the receipt of additional information (for example, late survey responses) and updated seasonal factors. Occasional revisions also occur as a result of changes to definitions, methodology, classifications and general updating of statistical series.

It is recognised internationally that the existence of a sound revisions policy maintains credibility in official statistics. The CSO General Revisions Policy, which details how revisions should be managed and communicated to users, outlines the three main types of revisions:

- Planned Routine Revisions
- Planned Major Revisions
- Unplanned Revisions.

One reason for unplanned revisions occurring can be when errors are detected after publication. The 'CSO Error Correction Policy – How to deal with Publication Errors' outlines the steps taken when these errors are detected. As required under Principle 6.3 of the European Statistics Code of Practice, errors detected in published statistics are corrected at the earliest possible date and users are informed. An important step in the process is the documentation and analysis of errors that have occurred and their causes. This allows the CSO to take measures preventing similar errors from occurring in the future and uniformity in dealing with them when they do.

The data revision policy that CSO statistics adheres to can be found via the following link:
<https://www.cso.ie/en/methods/quality/treatmentofrevisions/>

19.2. Data Revision Practice

There are no revisions to report for HFCS 2023.

19.2.1. Data Revision – Average size

Not applicable.

20. Statistical processing

20.1. Source Data

The data is primarily survey data but supplemented with administrative data. This includes data from the Department of Social Protection on state transfer payments, data from the Irish Agriculture and Food Development Authority (Teagasc) who provided the CSO with data on Standard Outputs (SOs) for farm animals and hectareage of various crops, data from Revenue who provided income tax records, data from the Residential Tenancies Board (RTB) who provided data on rental properties, data from local councils on HAP payments, data from SUSI on student grant payments, data from the HEA on level of education attained, data from the Central Bank of Ireland on debt in the form of the Central Credit Register (CCR) and data from the Pensions Authority relating to Personal Retirement Saving Accounts (PRSAs).



20.1.1. Population and sampling frame

The sampling frame for the 2023 HFCS was the register of all private households occupied on the night of the 2016 Census of Population. Census Enumeration Areas (EAs) were used as blocks for the 2016 Census sampling frame. EAs are designed by Census for their enumeration of the Census and generally comprise of two to three small areas. There were 4,660 EAs on the Census 2016 sampling frame, however all blocks that have been previously selected in any CSO household sample over the previous three years are excluded. The reasons for excluding these households are twofold:

1. To reduce response burden on individual households
2. To maintain reasonable response rates.

Island communities are excluded from the sampling frame. As a result, certain island communities were not included when building the HSCU EAs. The generation of HSCU EA data was performed using PHP code and a SQLITE database. The complex nature of the processing meant that SAS was not the appropriate software tool to deliver this work. The output of this work is the creation of the HSCU EA sampling file which contains 3,556 EAs (or blocks).

This HSCU SA sampling file is linked with the Census data and An Post's Geo-Directory to provide the overall sample frame. Two variables, County/NUTS4 (the 31 administrative counties¹) and the [Pobal HP Deprivation Indices](#) (aggregated to quintiles), exist on the sample frame and they form the basis for the stratification of the population adopted by HFCS in its complex sample design.

The survey population is all private households and their current members residing in the state at the time of the data collection. A sample of households is taken from the population and data is then collected on each individual within the household. The sample therefore excludes individuals living in public institution (e.g. prisons, hospitals, nursing homes, etc.), communal accommodation and persons of no fixed abode.

20.1.2. Sampling design

There are three components to the HFCS sample for 2023: the panel component, the refresh component and the oversample.

The **refresh sample** consisted of the selection of 7,217 dwellings (in 900 areas). These dwellings were selected proportionally from the entire population of private households (occupied private dwellings from the Census of Population 2016 data, a population of approximately 1,698,000 households), divided into strata defined by 26 counties and 5 bands of deprivation/affluence. A two-stage sample design was used. In the first stage the 900 areas were selected using Probability Proportional to Size (PPS) sampling. In the second stage dwellings were selected using Simple Random Sampling (SRS) and each interviewer was assigned 13 households to interview every month.

The **panel component** consists of households that completed the survey in 2018 and 2020. A total of 6,092 households were selected for this.

Due to the general under-estimation of total population wealth in surveys of this nature, it is recommended to **oversample** wealthier households. This is achieved by including a higher proportion of wealthier households in the sample. The oversample is a separate sample that specifically targets wealthier blocks.

The **oversample** was chosen by assigning a 'wealth' variable (Local Property Tax (LPT) median * Home Ownership Rate) to each block in the Dublin area. This variable is used to create 5 strata with stratum 1 having the lowest perceived wealth and stratum 5 having the highest. We then use a proportional allocation to select 100 blocks from each of the strata. The proportions are 5%, 5%, 10%, 30% and 50% from strata 1, 2, 3, 4 and 5. This results in an oversample size of 1,301 dwellings.

¹ The 31 administrative counties as of 2016.



20.1.3. Survey size

Combining the initial sample and oversample, the total sample size for HFCS 2023 is 14,610 dwellings.

The achieved sample is 5,172 households. It should be noted that there can be more than one selected household in a single dwelling. If this is the case, all households in the dwelling are treated separately and do a separate household survey.

20.1.4. Survey technique

Respondents were invited to take part in the survey via a posted letter to the dwelling. Respondents would call the interviewer via telephone to organise a time for the interview.

Information was collected from all household members, on tablets, by trained interviewers, using Computer-Assisted Telephone Interview (CAPI) software. The questionnaire was completed using the Blaise application and data is transferred to the CSO's head office in Cork via a 'secure tunnel'. To ensure security and confidentiality encrypted data is synchronised on a weekly basis using the REACH interface.

20.2. Frequency of data collection

Data is collected every 3 years.

20.3. Data Collection

20.3.1. Type of Survey/Process

Both survey and administrative data sources are used.

20.3.2. Questionnaire (including explanations)

The HFCS questionnaire contains questions on a range of topics relating to both the household and individual respondents. Topics measured in the questionnaire include:

- gender
- nationality
- age
- income
- industry of employment
- employment status
- occupation
- education level
- real assets and their financing
- financial assets including pensions
- debt
- credit constraints
- intergenerational transfers and gifts
- consumption

The paper form of the survey can be found at the following link:
[Household Finance and Consumption Survey 2023 - HFCS 2023](#)

20.3.3. Survey Participation

Participation in the HFCS is voluntary for selected households.



20.3.4. Data Capture

HFCS 2023 data was collected from respondents via a mixture of CAPI (Computer Assisted Personal Interview) and CATI (Computer Assisted Telephone Interview). Most interviews were conducted using CAPI with 2,012 conducted using CATI. CATI was used for selected panel interviews only. Data is entered into tablets using the BLAISE application. There are various data entry checks incorporated into the survey instrument such as upper and lower limits on amounts entered and feasible value checks.

All administrative data was sourced from the Admin Data Centre (ADC) within the CSO. Admin data is matched anonymously to the HFCS survey respondents using an internal CSO identifier in the SAS application. Administrative data is checked for unusual values, such as outliers, that may be defined as errors based on survey data.

20.4. Data Validation

The distributions of source data are analysed to check for outliers and unusual values. Outliers in a variable for a respondent are checked against other variables for that respondent for plausibility. If found to be implausible, the data point is deleted or edited, whichever is more appropriate.

Comments made by interviewers are examined and sometimes lead to edits in the survey responses.

Trends in the outputs between waves are checked for coherence with outside data sources such as the quarterly financial report published by the Central Bank.

Various data validation checks are completed by the HFCN such as checks for valid values and checks for consistency and flow, both on response values and on flag values. The HFCN also perform some coherence and plausibility checks. Data will not be accepted by the HFCN until all validation tests have been passed.

20.5. Data Compilation

Survey data is combined with data from administrative sources using both R and SAS functions such as Proc SQL and an internal anonymised CSO primary key variable.

Derived variables in the HFCS are the result of arithmetical operations on survey data (i.e survey variables). In certain cases, the variables will consist of administrative data. For example, "Net Wealth" is derived by adding the value of assets and subtracting the value of debt.

Aggregates such as median, mean and participation rates are calculated using SAS functions Proc Means, Proc Univariate and Proc Freq using the "Weight" option to estimate for the total population.

20.5.1. Imputation (for Non-Response or Incomplete Data Sets)

There are 3 scenarios where a value would be imputed in HFCS. If the respondent did not know the answer or refused to answer, then the answer would be imputed. If the respondent gave an unreliable answer, then the answer would be deleted and an answer would be imputed.

Multiple imputation based on Gibbs sampling methodology was used to impute missing values. With this method, five imputed values based on different random draws are provided to the user for each missing value, resulting in five copies of the complete dataset. Gibbs sampling is an iterative Markov procedure of successive simulation of the distribution of variables conditioned on both observed data and distributions of variables previously simulated in the same iteration. The model imputes each missing observation using a maximal set of covariates (from the list determined by the user) from the appropriate subpopulation. For example, in the imputation of the value of bonds, only households that have bonds are considered. Multiple imputation for the HFCS is carried out using EMIR 2.2, a SAS program package provided by the HFCN.



20.5.1.1. A7. Imputation rate

The rate of imputation for certain variables was:

HFS 2023 Summary of response rates for selected variables		
Variable Description	HFCN Code	% of values imputed
Current value of the household main residence (HMR)	HB0900	6.2
Total value of cars	HB4400	4.9
Value of 1st self-employment business	HD0801	7.0
Value of deposit accounts	HD1110	36.1
Value of savings accounts	HD1210	21.2
Current Value of Pension Plan (1st pension)	PFA0801	25.3

20.5.2. Grossing and Weighting

In order to provide national results, the survey results were weighted to represent the entire population. The process used was as follows:

Firstly, design weights were calculated for all units selected in the initial sample and are computed as the inverse of the selection probability of the unit. The purpose of design weights is to eliminate the bias induced by unequal selection probabilities, which was relevant here as we oversampled wealthy areas.

Next these design weights were then adjusted for non-response. This eliminated the bias introduced by discrepancies caused by non-response between the initial sample and the achieved sample, particularly critical when the non-responding households are different from the responding ones in respect to some survey variables as this may create substantial bias in the estimates. Design weights are adjusted for non-response by calibrating to Census 2016, comparing the attributes of households that responded vs. attributes of households that did not respond.

Next, the weights were adjusted to account for the increased probability of selection of panel households. (Panel households are those that were interviewed in previous waves.)

To obtain the final weights for the results, after the previous steps were carried out, the distribution of households by deprivation, NUTS3 region, home ownership, household type, sex and age was calibrated to the population of households in census 2022. Labour status was calibrated from the Labour Force Survey Q3 and Q4 2023. Number of hectares owned and number of agricultural holdings was calibrated from the Census of Agriculture. The CALMAR2-macro, developed by INSEE and shared with the HFCN, was used for this purpose and both household and individual external information was used in a single-shot calibration at household level. The final weights are included in the HFCS data as core variables and are distributed to the external users as a part of the HFCN micro data.

20.6. Adjustment

Not applicable.

20.6.1. Seasonal Adjustment

Not applicable.

21. Comment