

The Swiss population saves, but its financial reserves are limited

More than 82 percent of the Swiss population saves, at least from time to time. Nevertheless, only half of those surveyed could cope with a loss of income lasting up to three months. A new ZHAW study shows that many households lack sufficient liquid reserves and that rising fixed costs are perceived as their most common financial concern.

The majority of the Swiss population manages its money wisely. For many people, however, their financial reserves would last only a short time. About 15 percent of those surveyed would not have sufficient liquid assets to maintain their current standard of living without an income. Another 30 percent would only be able to manage for one to three months. "Basically, this means that just under 45 percent would have difficulty maintaining their previous standard of living after three months. Saving regularly does not necessarily mean that a household is adequately prepared for a loss of income. Another key factor is how much liquidity is readily available and how long it would last in an emergency," explains ZHAW expert Selina Lehner. According to the survey, just 23 percent could finance their current standard of living for more than a year by relying on liquid assets.

Rising fixed costs are a burden

Twenty-two percent of those surveyed cited rising fixed costs as their biggest financial concern. This is followed by insufficient financial security in old age (12%) and the fear of being unable to afford future aspirations or life goals (11%). "Rising fixed costs place a burden on households not just once, but month after month. Especially when liquidity is tight, they reduce financial flexibility and make it harder to absorb unexpected expenses," says ZHAW's Dr. Holger Hohgardt. Maintaining one's standard of living is the primary goal (29%), followed by having no financial worries in everyday life (23.8%).

Financial well-being is lower than overall satisfaction

Overall life satisfaction scores 7.17 out of 10, while financial satisfaction is just 5.6. Indeed, in the past 12 months, nearly one in four people (23.8%) had to borrow money. The annual income tax bill also poses a challenge for a significant portion of the population: 29 percent had difficulty paying on time at least once in the past five years.

[About the study](#)

The study examined subjective financial well-being, financial goals and concerns, everyday behavior, and household financial situations in Switzerland. A total of 963 individuals participated in the online survey in June 2026. Study partners were Bank Cler and G+D Netcetera, and the project was supported by Innosuisse.

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