

SURVEY

HOUSEHOLD FINANCE AND CONSUMPTION

2023



WHY THIS SURVEY?

To describe households' financial and real assets,
as well as their borrowing behaviour

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To analyze the effects of changes
in households' economic conditions

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To better understand the distribution
of income, wealth and debt

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To contribute to data-driven decisions
regarding price and financial stability

WHAT DO I HAVE TO DO?

1. Scan the QR code or copy the link



<https://hfcs.liser.lu>

2. Choose a language

3. Enter the login and password shown on the
invitation letter

RESULTS FROM 2021

Among cross-border
commuters, the median
value of their main
residence was **€332,000**



Among residents, the
median value of their
main residence was
€858,000

The **wealthiest 10%**
in Luxembourg hold **48%**
of the total net wealth

9% of total net wealth
in Luxembourg is held by the
least well-off **50%**

Over **50%** of households are in **debt**, including both
residents and cross-border commuters



Between 2019 and 2020 (COVID-19) few
households reported a decline in income



Residents 12%
Cross-border commuter 15%