SURVEY

HOUSEHOLD FINANCE AND CONSUMPTION 2026



BANQUE CENTRALE DU LUXEMBOURG
EUROSYSTÈME

LISER
Luxembourg Institute of Socio-Economic Research

WHY THIS SURVEY?

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

*

To analyze the effects of changes in households' economic conditions

*

To better understand the distribution of income, wealth and debt

*

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

WHAT DO I HAVE TO DO?

01 Scan the QR code or enter the link

https://hfcs.liser.lu

02 Select your language

03 Enter the login and password shown on the invitation letter

CONTACT

+352 585855 - 3030 hfcs@liser.lu hfcs.bcl.lu

RESULTS FROM 2023

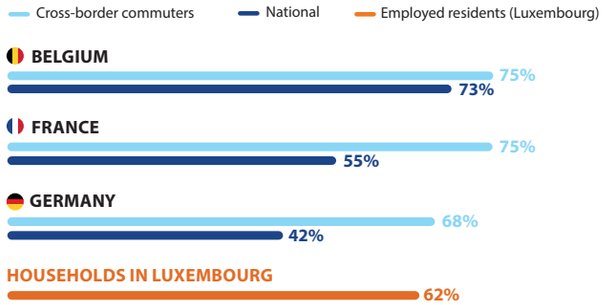
The median household income of cross-border commuters is substantially above that of those living and working in their country of residence.

HOUSEHOLD GROSS INCOME, MEDIAN IN €1,000s

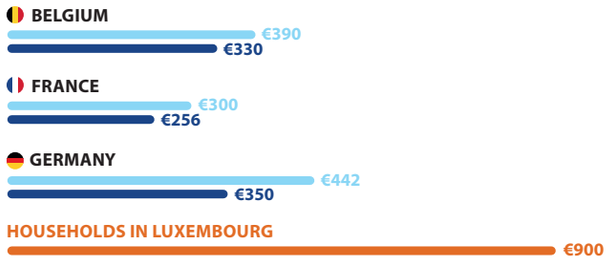
	BELGIUM	FRANCE	GERMANY	EMPLOYED RESIDENTS
Employed in Luxembourg	82.7	69.4	88.5	110.0
Country of residence	71.5	44.2	64.2	

Cross-border commuter households have **higher home ownership rates and own more valuable homes** than workers in their country of residence.

HOMEOWNERSHIP RATE



HOME VALUE, MEDIAN IN € 1,000s



60% Over **60%** of households hold **debt**, including both employed residents and cross-border commuter households.