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Every third household doesn't build financial reserves

Around 48% put less money aside than in the previous year

Vienna, 2025-12-17 – In the third quarter of 2025, 34% of households in Austria reported that they did not build any savings in an average month, while 15% set aside more than €1 000 per month. Around 15% put more than €1 000 per month aside. This is according to a survey conducted by Statistics Austria on the social consequences of the crisis.

“The ability to build up financial reserves varies greatly among the population. Around 66% of 18- to 74-year-olds stated in the third quarter of 2025 that they put money aside every month, while 34% do not save anything. Overall, half of the population saved less than in the previous year, with increased expenditure cited as the main reason for the lower savings volumes,” says Manuela Lenk, Director General Statistics at Statistics Austria.

Opportunities to save are unevenly distributed among the population

Around 15% of households in Austria reported saving an average of more than €1 000 per month in the third quarter of 2025, while 34% said they did not save at all. The most important motivation for saving, cited by 43% of savers, is to prepare for emergencies.

People from vulnerable households were the least likely to build up financial reserves. For example, 59% of individuals from low-income households, 57% from households affected by unemployment, and 42% from single-parent households reported not saving at all (see table 1).

In addition, nearly half of individuals aged 18 to 74 (48%) stated that they saved less in the past 12 months compared to the previous year. Among those who reduced their savings, 64% cited increased expenses as the main reason for the decrease.

1.7 million people in Austria experienced income losses over the past year

According to their own statements, around 34% have seen their income improve slightly or significantly. In contrast, one in four people aged 18 to 74—around 1.7 million individuals—reported income losses over the past 12 months (see table 2). People from households affected by unemployment were particularly impacted, with about 48% experiencing income losses.

In the third quarter of 2025, around 11% reported difficulties making ends meet (see table 2). Individuals from low-income households faced this challenge most often, with 35% reporting frequent difficulties. Among households affected by unemployment, the figure was around 31%, compared to 23% among those with income losses and 19% among single-parent households.

37% found it harder to make ends meet than a year ago

In the third quarter of 2025, 37% of people aged 18 to 74 stated that it is currently harder for them to make ends meet compared to 12 months ago. As in the previous quarter, increased spending on food remained the main reason for this difficulty (Q2/2025: 35%, Q3/2025: 34%). Around 18% cited higher housing and energy costs as the primary reason.

As a response to the greater difficulty in managing income, about half of the affected individuals (51%) reported reducing their spending on food, clothing, and other goods and services. 30% mainly relied on savings.

Housing costs represent a significant burden for around 15% of the total population aged 18 to 74, a figure that has remained stable compared to the previous quarter (Q2/2025: 15%). High housing costs weigh much more heavily on people with low incomes (Q3/2025: 38%; Q2/2025: 34%) and on those from households affected by unemployment (Q3/2025: 31%; Q2/2025: 28%; see table 2).

Growing economic uncertainty

Around 22% of people aged 18 to 74 expected a decline in their household income over the next 12 months—more than in the previous year (Q3/2024: 18%). In addition, more than half of the population aged 18 to 74 (59%) anticipated a deterioration in the general economic situation, also higher than in the same quarter of the previous year (Q3/2024: 51%).

Table 1: Average monthly household savings amount by vulnerable groups

Group	in %					
	0 €	1-100 €	101-200 €	201-500 €	501-1000 €	Über 1000 €
Single-parent household	42.4	17.3	18.7	11.6	(5.9)	(x)
Low income household	58.6	14.9	(12.4)	(9.6)	(x)	(x)
Multi-child household	41.2	(9.2)	(9.8)	17.5	11.5	(10.8)
Household affected by unemployment	57.0	(9.2)	(5.5)	(13.2)	(x)	(x)
Total population (18-74 years)	33.9	7.4	9.7	21.4	13.1	14.5

Definitions: Single-parent household: Household with only one parent and at least one child under the age of 25; multi-child household: couple household with at least three dependent children in the household; dependent children: child is under 18 years old or between 18 and 24 years old and not active or unemployed. Low household income: Monthly disposable standardized household income of less than 1.200 euros per month. Figures in brackets are based on small sample sizes: If a cell contains fewer than 50 cases, the figure is shown in brackets (); figures based on fewer than 20 cases are not displayed (x). S: STATISTICS AUSTRIA. Survey "So geht's uns heute". – Data as of 17.12.2025.

Table 2: Financial Situation

Attribute		Q3/2024	Q4/2024	Q1/2025	Q2/2025	Q3/2025	
		in %				in %	in 1 000
Perceived change in income (last 12 months)	Increase	43.1	40.7	43.3	37.8	34.1	2 258
	Unchanged	35.8	38.2	35.2	39.5	40.9	2 705
	Decrease	21.1	21.2	21.5	22.7	25.0	1 658
Expected change in income (next 12 months)	Increase	21.3	24.0	17.5	16.5	20.5	1 357
	Unchanged	60.9	55.8	63.6	60.3	57.7	3 818
	Decrease	17.8	20.2	18.9	23.2	21.8	1 445
Making ends meet with the household income	With great difficulty	4.7	4.6	4.1	4.5	4.2	278
	With difficulty	6.8	7.8	7.0	5.8	6.5	432
	With slight difficulty	27.5	27.0	27.0	26.3	27.3	1 809

Attribute	Q3/2024	Q4/2024	Q1/2025	Q2/2025	Q3/2025	
	in %				in %	in 1 000
With slight ease	38.1	36.7	37.2	38.6	37.7	2 499
With ease	15.0	15.6	15.4	16.3	16.3	1 076
With great ease	7.9	8.3	9.3	8.5	7.9	526
Burden of housing cost	Heavy burden	15.5	15.4	14.5	15.1	999
	Some burden	63.3	63.5	64.3	63.4	4 086
	No burden	21.2	21.0	21.2	21.5	1 536
Total		100.0	100.0	100.0	100.0	6 621

S: STATISTICS AUSTRIA. Survey "So geht's uns heute". – Data as of 17.12.2025.

Detailed results and in-depth analyses on perceived differences of opportunities between generations can be found in the report "So geht's uns heute: Die sozialen Krisenfolgen im 3. Quartal 2025 – Schwerpunkt: Sparverhalten" (in German language) issued jointly by IHS and Statistics Austria. The report is available on our [website](#) along with other detailed results.

Information on methods. definitions: The 16th wave of the survey "So geht's uns heute" took place in August, September and October 2025. Approximately 3 800 respondents between 18 and 74 years participated in the survey. Between 2021 and 2023 Austria carried out the project with ten other EU countries and was funded by Eurostat and the Ministry of Social Affairs. From the survey in the first quarter of 2024 onwards. "So geht's uns heute" is fully funded by the Ministry of Social Affairs. The current results in Austria show the subjective public opinion of the third quarter of 2025. The study focuses on personally experienced income losses, the subjective coping with the cost of life, personal well-being, and happiness. The quarterly study aims to identify the social effects of developments in the current crisis as early as possible. The sample was drawn from the Austrian civil register. Register data was not used in order to depict changes in the public opinion in a timely manner. The questionnaire can be found [here](#).

Statistics Austria is the central organisation for official data and statistics on society, the economy, the state and the environment. As a national statistical institute, it is committed to the statutory principles of independence, impartiality and objectivity. Statistics Austria is headed by Manuela Lenk, Director General Statistics, and Franz Haslauer, Director General Finance.

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