

S U M M A R Y

2009-06-17



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The households' financial capability Report 2009:11

The majority of the Swedish households have a strong personal financial position and save for the long-term. Most of them have access to a bank account and payment services and three out of four pay by the Internet. This is according to the responses of 1,309 households regarding personal finances. The survey was conducted for FI by Svenskt Kvalitetsindex during the first quarter of 2009.¹

Financial buffer

Nine out of ten households claim to have long-term savings. One-third, however, feel that these savings are insufficient or on the low side. At the same time, between 5 and 10 per cent of the households have difficulties in making ends meet in their everyday finances. Those who are single with children under 18 years old living at home appear to be a comparatively vulnerable family type. The oldest age groups (over 65 years old), despite low incomes, have a good ability to make do.

Concern for their pension

Half of the households have a pessimistic view of their future pensions or are too uncertain to comment. One out of four households with persons in the age group of 50 to 65 years believes as well that their pension won't be sufficient in relation to the standard they would like to maintain.

¹ The entire survey is available in Swedish at www.fi.se/ski