

# Survey Shows Many Russians Lack Financial Reserves

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Yaroslav Chingaev / Moskva News Agency

Approximately 38% of employed Russians have [no financial cushion](#) in case of emergency, according to business daily RBC, citing research conducted by headhunting firm SuperJob on Thursday.

Among those with savings, the study found that 13% could live on their savings for less than a month, 24% for one to two months, 12% for three to six months and 7% from six months to one year.

Only 6% of respondents said that their savings could last them for more than a year without a salary.

The research found that men are more likely than women to track their finances and plan expenditures further in advance. Russian men also report higher scores for self-assessed financial literacy.

The researchers noted that, overall, Russians have become more attentive to their financial management.

Compared to a similar survey conducted in 2023, there has been a 12% increase in the number of people keeping financial records, and a 10% rise in those planning budgets.

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Separate findings from a survey by accounting firm Aktion Buchgaltera [suggest](#) that Russian employers are preparing for wage reductions.

16.5% of enterprises reportedly plan to decrease salaries within the next year, while 3.6% of companies intend to implement such cuts within the coming three months.

In 41.4% of cases, companies cited declining revenues and a need for better financial management as reasons for reducing salaries.

The majority of surveyed businesses, 93.3%, stated that they had not reduced salaries in the last two to three years.

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