For UBS marketing purposes

Women's Perspectives 2026

Security over returns – how women in Switzerland navigate everyday life, the future and their finances

A study by the UBS Worry Barometer

gfs.bern | UBS

Sabine Magri
Head Personal Banking
and Member of the
Executive Board of
UBS Switzerland AG

Dear reader,

Due to their life experiences and personal circumstances, women often prioritize key issues related to daily life, the future and societal development differently than men. The UBS Worry Barometer explores these differences in detail. These distinct perspectives served as the impetus for us to conduct our new "Women's Perspectives" study in collaboration with gfs.bern.

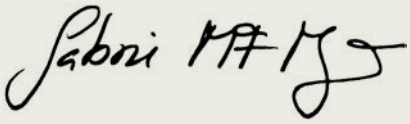
In it, we delve deeper into issues related to financial security, retirement planning and investments from a woman's perspective, creating a unique complement to the Worry Barometer. All too often, the specific experiences and needs of women are overlooked in statistics and analyses. With this study, we aim to make this gap smaller and give women a stronger voice.

Rising fixed costs, particularly for healthcare and housing, contribute to the sense of financial strain experienced by many women. As a result, financial challenges are a reality for a large number of respondents and influence their outlook on long-term financial planning.

Accordingly, caution and security are paramount when it comes to managing money and investing. While women are generally interested in investing, they often feel nervous about making concrete investment decisions. Stability, security, and reliable assessment of risks and opportunities play central roles in this regard.

Through this study, we aim to shed light on these interconnections, foster deeper dialogue and further enhance understanding of the financial realities faced by women in Switzerland. At UBS, our mission is to provide guidance, build trust and provide solid, long-term support to all our clients as they work toward their financial goals. Developing tailored solutions that specifically address the individual needs and life situations of women is particularly important to us.

I wish you an insightful read.



Sabine Magri
Head Personal Banking UBS Switzerland

This is a marketing publication and is not subject to the rules on the independence of financial analysis.

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Chapter 1

Introduction

Women's Perspectives is a study under the umbrella of the *UBS Worry Barometer*. It captures Swiss women's perspectives on money, financial security and social change. UBS commissioned the study and gfs.bern conducted it. The study aims to make women's views, experiences and priorities visible and to examine them more deeply, particularly against today's uncertain economic, social and political backdrop. Additionally, in important areas such as work, financial security, retirement, and family roles, structural and social realities continue to affect women's finances. Against this background, the question arises of how women view their economic situation, how important security and stability are to them and how these and other factors shape their financial decisions.

The UBS Worry Barometer serves as an important starting point for analysis. This long-term study consistently finds clear differences between women's and men's priorities and outlooks. While women, for example, are more likely to name health, environmental issues or equality as major concerns, men more often focus on migration, security of energy supply or relations with the European Union. Women are also noticeably more pessimistic than men about their own financial future.

The differences identified in the Worry Barometer suggest we shouldn't treat financial security, retirement planning and investment habits as gender-neutral topics; rather, we should examine these issues and how they are linked, specifically from women's perspectives. *Women's Perspectives* picks up where the UBS Worry Barometer leaves off, taking a deeper dive into how women in Switzerland think about money, what challenges they face and how they handle their finances. The survey covers topics such as how women see their own financial security, how they manage money, how they approach retirement planning and their attitudes toward investing. It also looks at women's perceptions of social trends, gender roles, political institutions and Switzerland as a whole.

This study is a standalone survey conducted under the umbrella of the UBS Worry Barometer. It builds on the established methods of the UBS Worry Barometer but digs deeper into some topics, focusing on gender differences. In this way, *Women's Perspectives* brings a fresh perspective to the conversation on financial attitudes and behaviors in Switzerland, expanding insight into how women view economic stability and the role of security and planning in their lives.

About the method

Women's Perspectives surveyed 2,037 individuals aged 16 and older across Switzerland. The sample includes 1,014 women, 1,019 men and 4 people who chose a different gender identity. The survey was conducted using the gfs.bern Polittrends panel.

The main focus of the study is on the perspective of women in Switzerland. The responses from about 1,000 women provide the core data for this study. To help make sense of the results and make comparisons, about 1,000 men took part in the survey too. However, these comparison values are only shown in specific cases, where they help with understanding and putting the results into context. The analysis focuses squarely on women's perspectives and experiences.

The sample reflects Switzerland's population aged 16 and older. To ensure representativeness, the data was weighted and interlocked according to age, gender, language region, canton, type of settlement, education, party preference and income. The statistical margin of error is ±2.2 percentage points at 50% and a 95% confidence level (all cases), or ±3.1 percentage points for analyses by gender.

The survey took place between 16 December 2025 and 11 January 2026. It is based on the gfs.bern panel.

Survey method

Client

UBS

Data collection

2,037 Polittrends panel (N[1])

Survey period

16 December 2025 to 11 January 2026

Sample error

±2.2 percentage points at 50/50 and a 95% confidence level (all cases)

±3.1 percentage points at 50/50 and a 95% confidence level (by gender)

Statistical population

Swiss residents aged 16 and older

Type of sampling

gfs.bern Polittrends panel
Invitation via the gfs.bern panel

Sample size

1,014 women surveyed in total (N)
1,019 men surveyed in total (N)

Weighting

Interlocked by age / gender, language region, canton, type of settlement, education, political party and income

1 A capital "N" is used to denote the sample sizes of the total sample and the samples by gender, while a lowercase "n" refers to a subsample.

Chapter 2

Worries, satisfaction and everyday life

How women living in Switzerland assess the current situation – both personally and nationally – shows where they believe action is most urgently needed. This helps reveal where they "feel the pinch" and what challenges seem most urgent to them. Understanding these aspects, which aren't mainly about finances, is important for getting a complete picture and for making better sense of the findings on money, retirement planning and investing.

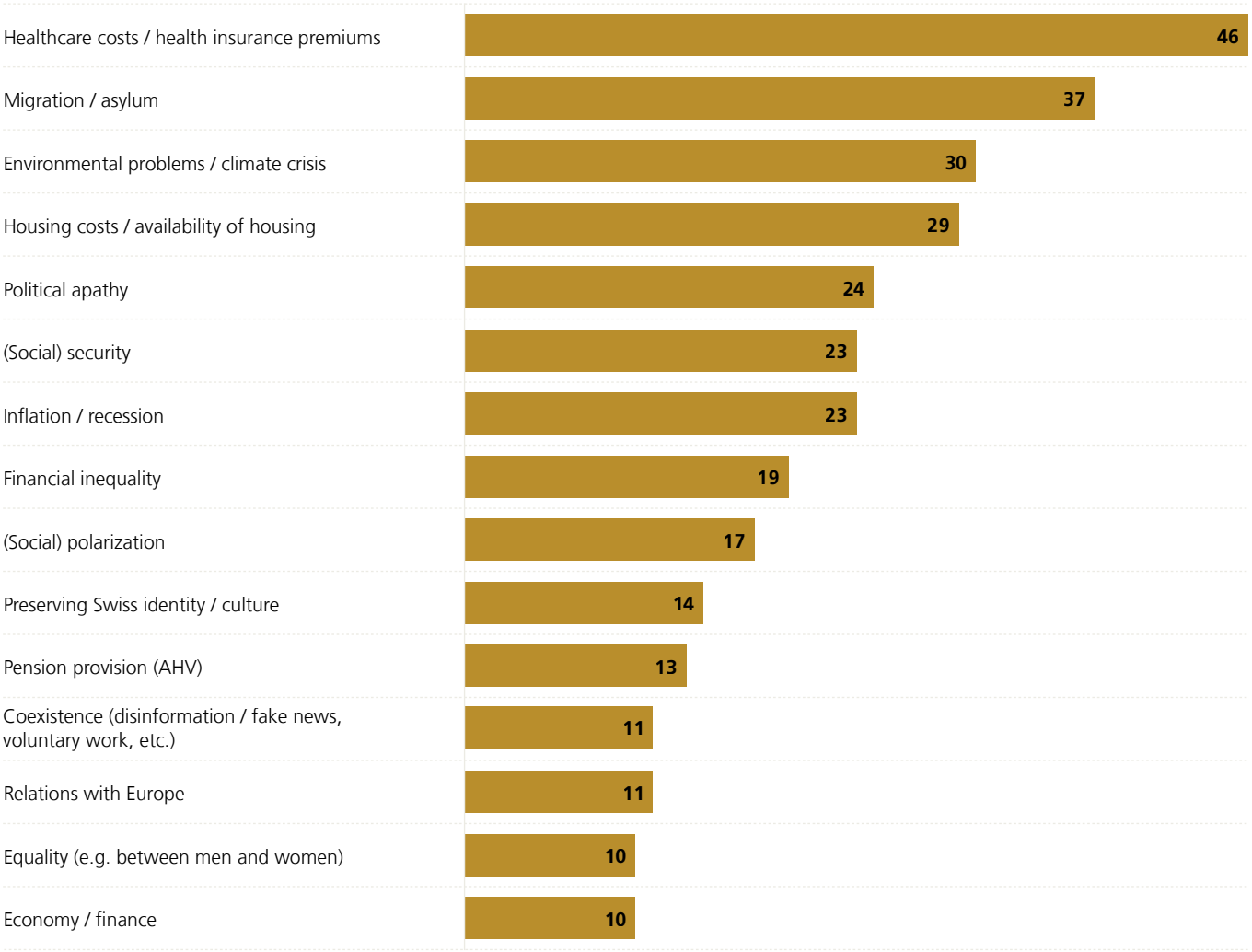
And for years, one issue has topped the list and is once again confirmed by the Women's Perspectives study: healthcare costs. As already highlighted in the UBS Worry Barometer, rising health insurance premiums and healthcare costs are a major challenge for many people in Switzerland. In this survey as well, almost half of those surveyed (46%) list healthcare costs among the top five issues in Switzerland. Almost no other topic is mentioned as often. It's noteworthy that this concern doesn't just affect low-income groups. Even individuals with higher incomes rank health costs at the top of their list of concerns. The problem is seen as serious regardless of a respondent's own financial situation. This suggests that it's not just a personal concern, but also a structural issue within the system. It's not just about whether premiums are affordable today, but also about the long-term stability and sustainability of the entire healthcare system.

A bit further down the list, migration and asylum rank next, with 37% of women naming it as one of the country's five biggest issues. Environmental issues (30%) and concerns about housing shortages and high rents (29%) are cited less frequently but are still important to many. Nearly one in four women believes political disillusionment (24%), (social) security (23%) or inflation (23%) are central issues. Topics such as equality (10%) or the economy and finances in general (10%) rank at the lower end of the top 15.

Most important problems in Switzerland – top 15

What do you think are the five most important problems facing Switzerland today?

in % women residents of Switzerland aged 16 and over, percentage of mentions
Multiple mentions possible



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 947)

Compared to national issues, everyday life is dominated by tangible, direct concerns like health and economic stability. While national debates focus on social issues such as healthcare costs, migration and the climate crisis, individuals are more concerned with immediate, personal challenges.

When it comes to health, women actually see things from two different perspectives. From a societal perspective, rising costs and the long-term stability of the system are central concerns. In this regard, health is seen mainly as a structural issue of affordability and system sustainability. On a personal level, health is not just about the financial burden of healthcare costs (25%), but mainly about their own health or that of those in their immediate circle (37%). Worries about personal health and healthcare expenses are much more significant for women than for men (30% compared to 19%).

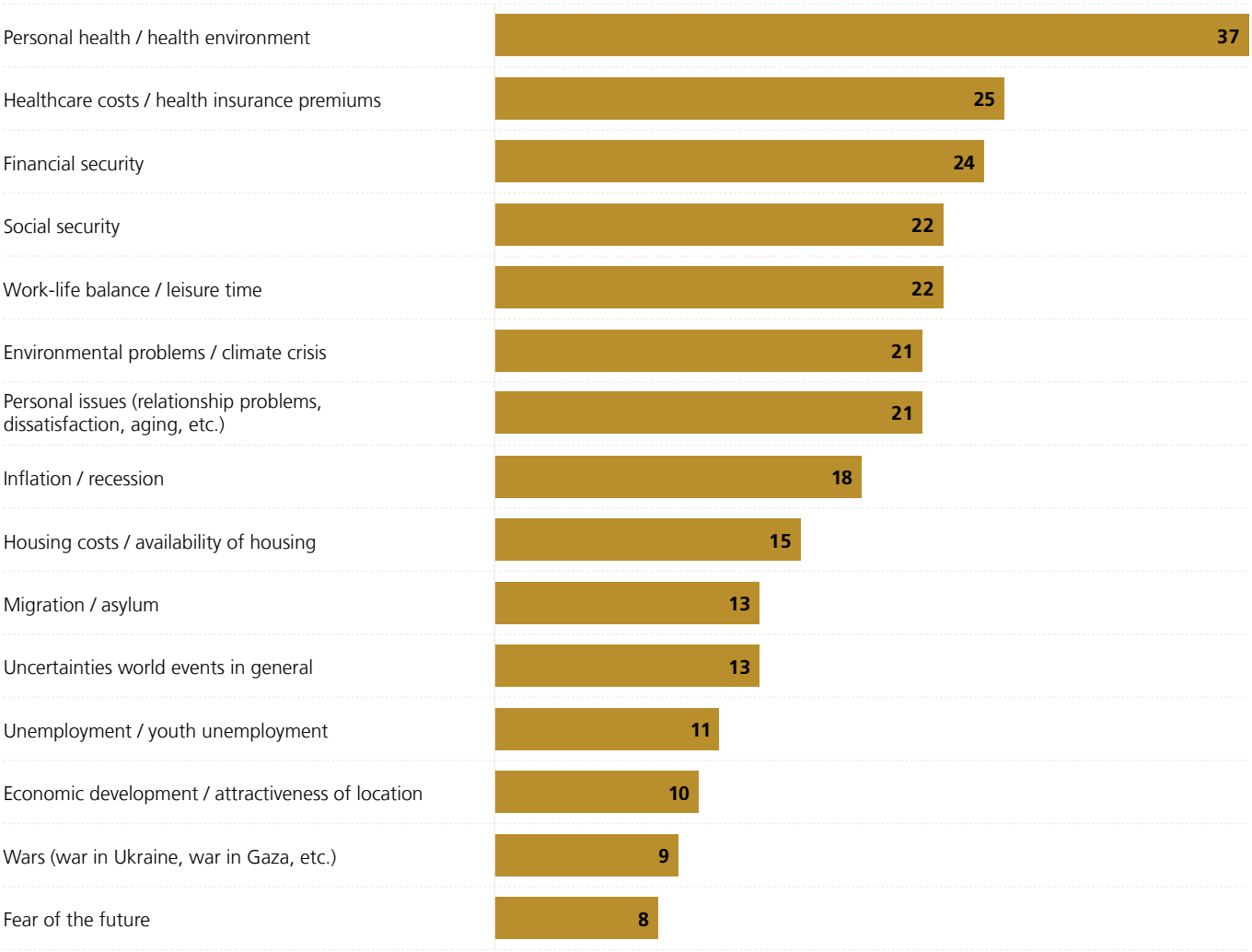
Financial security (24%) and social security (22%) are almost as prominent as healthcare costs. One in four to five women worries about her financial and social security in everyday life, with the concern about financial security weighing more heavily for women than for men (19%). Work-life balance is also a concern for 22% of respondents. About as many feel weighed down by the climate crisis as by personal struggles, such as relationship issues or a general sense of dissatisfaction in their daily lives.

Social issues such as inflation (18%), migration (13%) and geopolitical developments (13%) are somewhat further down the list.

Most important problems in personal everyday life – top 15

And which five things are stressing or preoccupying you the most in your day-to-day life at the moment?

in % women residents of Switzerland aged 16 and over, share of mentions
Multiple mentions possible



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 898)

Life satisfaction and optimism

The findings described above have shown that financial stability and health have a significant impact on the daily lives of many women. These issues not only influence how problems are seen but also the overall assessment of one's own life situation. Generally, there is a high level of satisfaction with various aspects of private life.

The housing situation is viewed particularly positively. This stands out, especially since rising housing costs are a hot topic in the media and politics and are a genuine burden for many. Still, respondents clearly distinguish between social pressures and the positive reality of their own lives. In fact, 83% of women aged 16 and older are very or fairly satisfied with their housing. Friendships and social circles (78%), along with family and romantic relationships (74%), are also important sources of satisfaction. Leisure and relaxation (74%), along with personal growth (69%), also receive strong positive ratings. These areas form the solid foundation for personal satisfaction in life.

Around two thirds of respondents say they're happy with their health and feel safe in their daily lives. However, only 57% of women rate their own financial situation positively. Mental health and stress levels are viewed with similar ambivalence (55% being very / fairly satisfied).

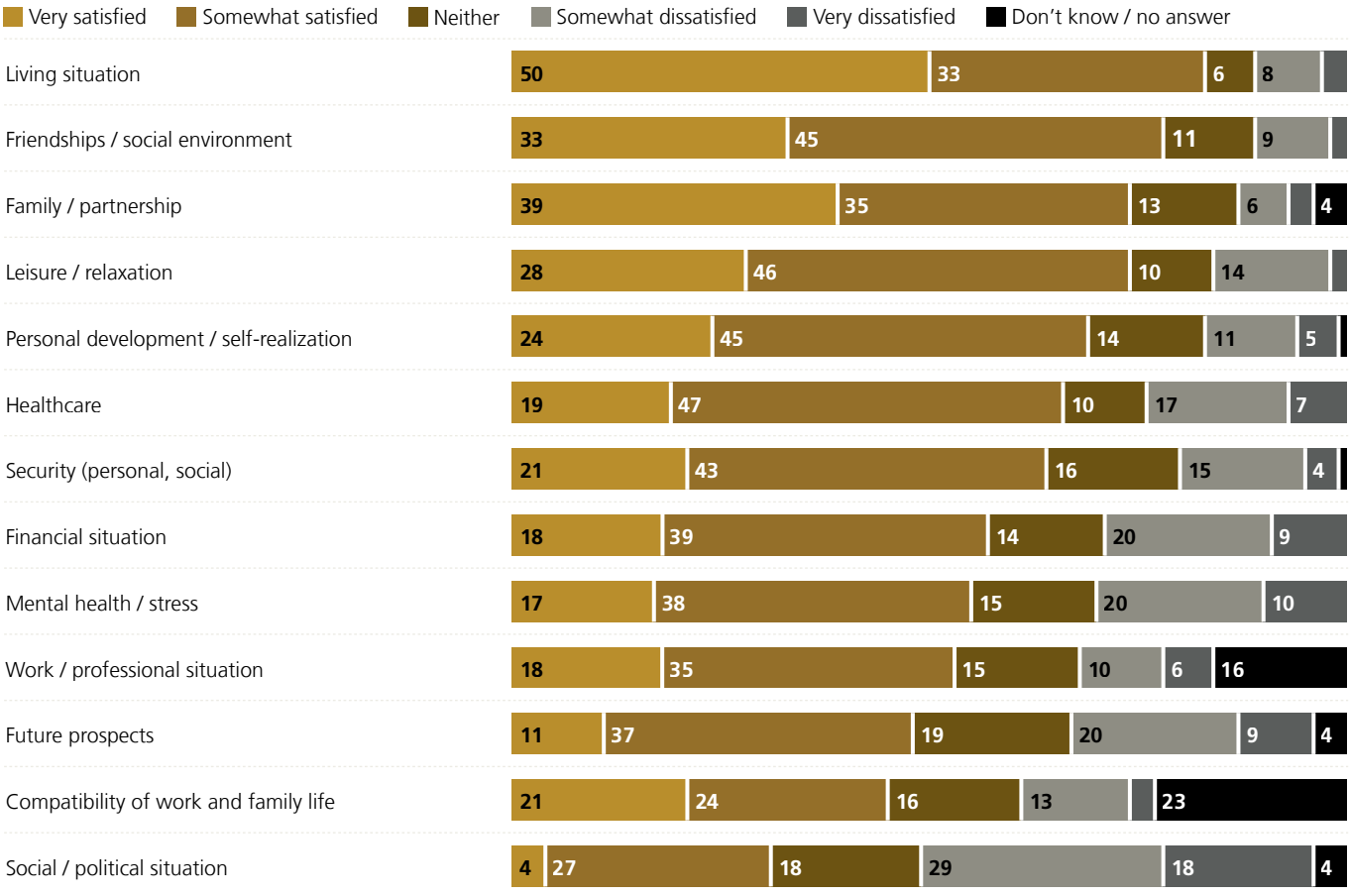
The picture is a bit more nuanced when it comes to balancing work and family. Here, 45% say they're satisfied. This low figure is also explained by the large number of respondents who answered "don't know" or didn't respond. This result mainly reflects the views of respondents without children, for whom balancing work and family isn't currently an issue. The outlook on future prospects is relatively cautious. While 48% are satisfied here as well, nearly one third (29%) are dissatisfied and clearly worried. The social and political situation is viewed most critically. Only 31% are satisfied here, while 47% say they are dissatisfied.

Many women find stability and satisfaction in their personal lives. When the focus shifts to financial questions, long-term expectations and society's direction, they become more cautious and uncertain in their judgments.

Personal satisfaction regarding living conditions

What are you currently particularly satisfied with in life and what are you somewhat dissatisfied with?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

In total, 69% of women say they are satisfied with their lives (rating 7–10 on a scale from 0–10). This means women's overall life satisfaction is slightly lower than that of men (77%).

Even among women, there are clear differences. Age doesn't significantly impact life satisfaction, but social differences clearly do. The biggest gaps appear when we look at income. Only 55% of low-income women say they're highly satisfied with their lives. For women in the upper-middle income group, it's 77% – and for those with higher incomes, it jumps to 83%. This shows that income is one of the strongest structural factors influencing life satisfaction. We see a similar pattern when it comes to education. The more educated women are, the more likely they are to see their lives as satisfying. Income and education are therefore also traits that are strongly correlated. In other words, higher education typically leads to higher earnings.

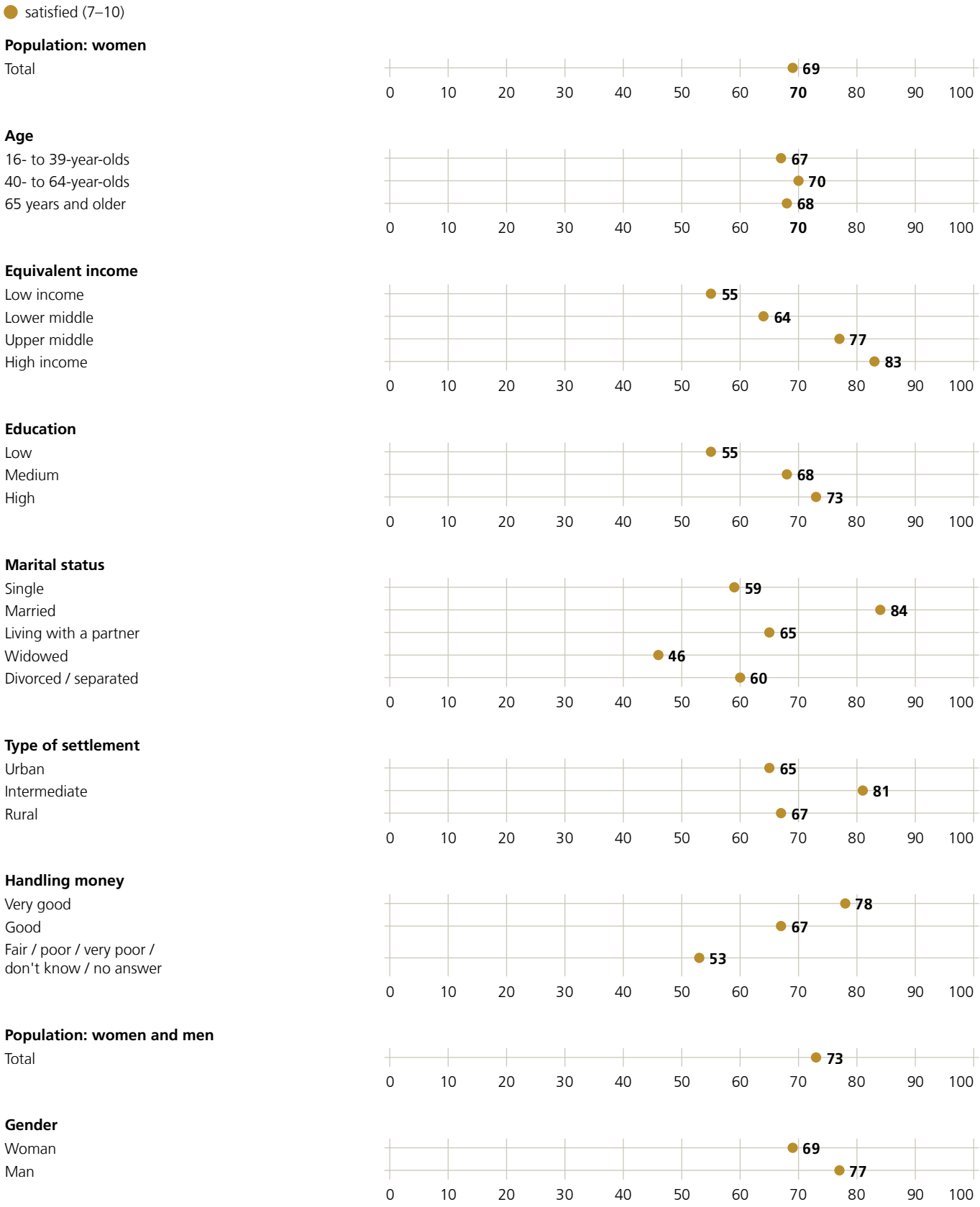
Another particularly relevant factor for life satisfaction is how someone feels about the way they handle their money. There is a clear link between financial self-perception and overall life satisfaction: Women who say they manage money well are much more likely to report that they are highly satisfied with their lives than those who feel unsure about how they handle their money. Both real income and perceived money skills are strongly connected to personal well-being. The results suggest that financial confidence is a key part of overall well-being – though this doesn't mean one directly causes the other.

There are also noticeable differences based on marital status. Married women report especially high satisfaction, with 84% saying they are content. By comparison, only about 60% of divorced, separated or single women say they're satisfied. Widowed women report the lowest satisfaction (46%). This shows how closely our stage of life, social connections and personal setbacks are tied to our overall sense of well-being.

Satisfaction with current situation by subgroup

On a scale of 0 to 10, how satisfied are you with your life overall?

in % residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N women = 1,014; N women and men = 2,033)

Chapter 3

Financial security

Satisfaction with income

While women's overall life satisfaction is relatively high (see chapter 2), they are much less positive about their own income. Only 46% say their monthly income meets their needs. This means their satisfaction with income is not only much lower than overall life satisfaction, but also lower than that of men. Among men, 59% are satisfied.

Within the group of women, there are significant differences based on income level. Among low-income women, fewer than one in five (18%) are satisfied with their income. In contrast, 77% of high-income women express satisfaction. These differences aren't surprising, as satisfaction with income usually reflects available financial resources.

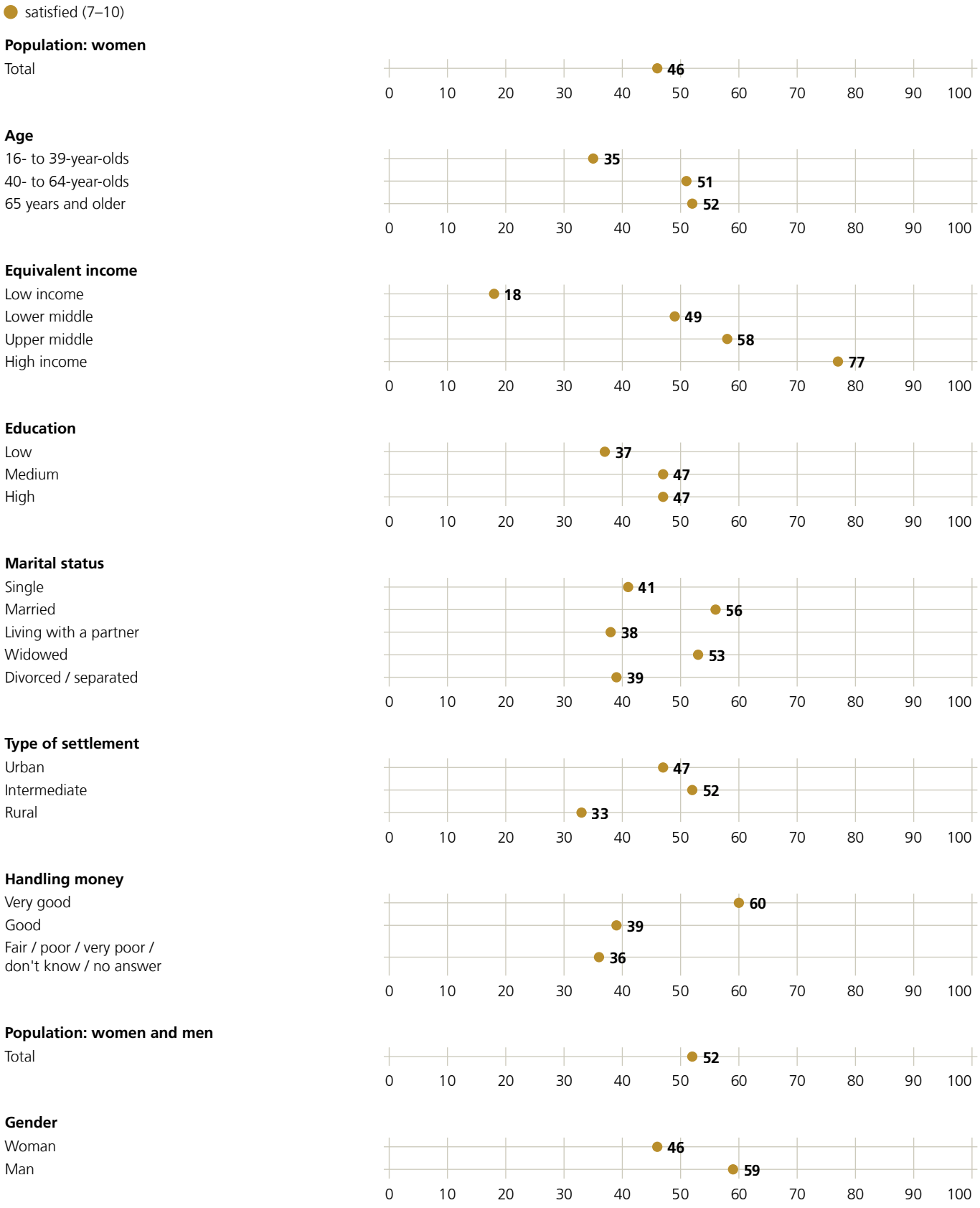
Age matters, too. Among 16- to 39-year-olds, only about one third (35%) report high satisfaction. After age 40, this share rises to more than half. As individuals move through different stages of life, their finances seem to settle down – or at least, they feel more confident about them. Less educated women report 37% satisfaction; among those with medium or higher education, nearly half say they are satisfied. Married women are more likely to express positive views (56%), while single, divorced or widowed women are much more reserved. Only about 40% are satisfied here – a pattern that's similar when it comes to overall life satisfaction.

Once again, we see a strong link to personal money management. Among women who say they manage money well, 60% are happy with their income. For those who feel less confident, only about one third are satisfied.

Satisfaction with income by subgroup

How satisfied are you with your monthly income at the moment? 0 means 'not satisfied at all' and 10 means 'completely satisfied'.

in % residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N women = 1,014; N women and men = 2,033)

Stress and challenges

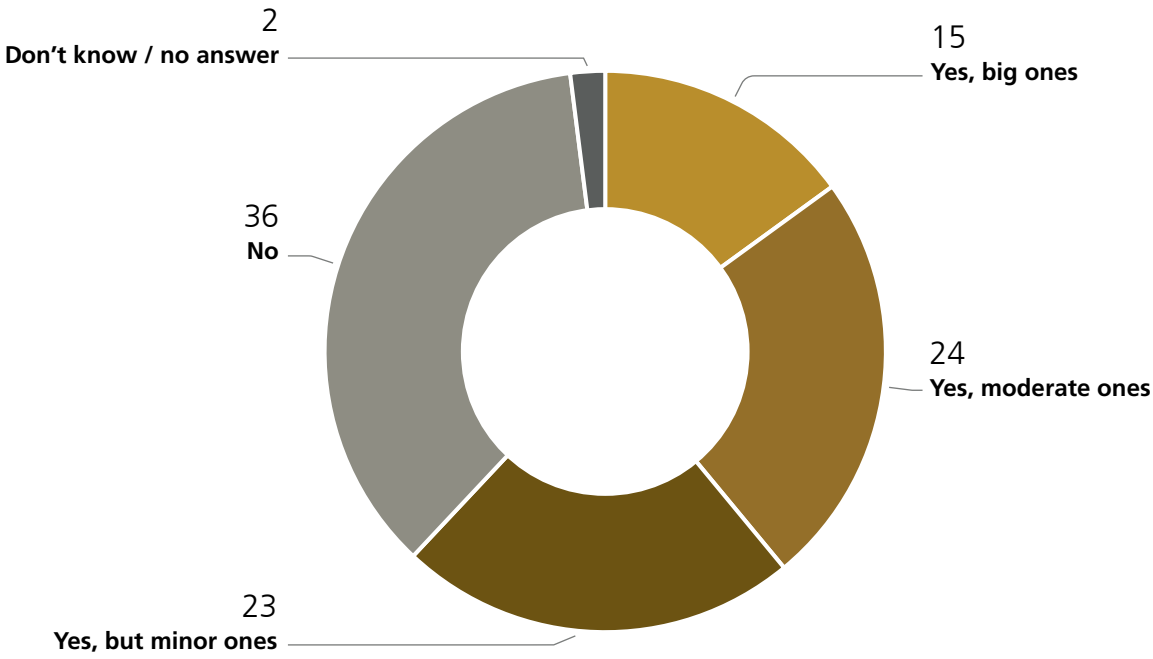
Financial issues shape the daily lives of many women, but how common are specific challenges really? The results so far show that financial issues – especially health and housing costs – are very prominent at the societal level and are often viewed critically. At the same time, we know from other areas that there can be a difference between how a problem is seen at the societal level and how it feels at a personal level. Rising housing costs receive plenty of attention in politics and the media, but most respondents still feel good about their own housing situation.

The specific question shows: Money worries are a reality for many women, though the burden varies from person to person. Fifteen percent report dealing with significant financial difficulties right now. Another 47% say they face minor or moderate difficulties. This means that almost two thirds of women face financial challenges, compared to 52% of men. Thirty-six percent say they have no financial problems right now. This figure is more than twice as high as the group with major concerns. Still, one thing stands out: About one in seven women feels a serious financial burden and, overall, most are not free from financial uncertainty. Financial worries aren't a fringe issue but part of daily life for many, whether the problem is urgent or less severe.

Financial challenges

Are you currently facing financial challenges?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

Women residents facing financial challenges mainly respond with measures they can control themselves. That means budgeting, monitoring and making short-term adjustments. Nearly three quarters (73%) of affected women say they have already cut expenses, and more than half (56%) have started tracking their budget. Major purchases are often put off as well (44%). In each of these areas, about 13 to 14 percent can see themselves taking these steps in the future.

Setting specific savings goals (38%) or improving retirement planning, such as through the third pillar (40%), is less common but still relevant. Only about one in four women (26%) actively invests or builds wealth. For most, this isn't an option under their current circumstances.

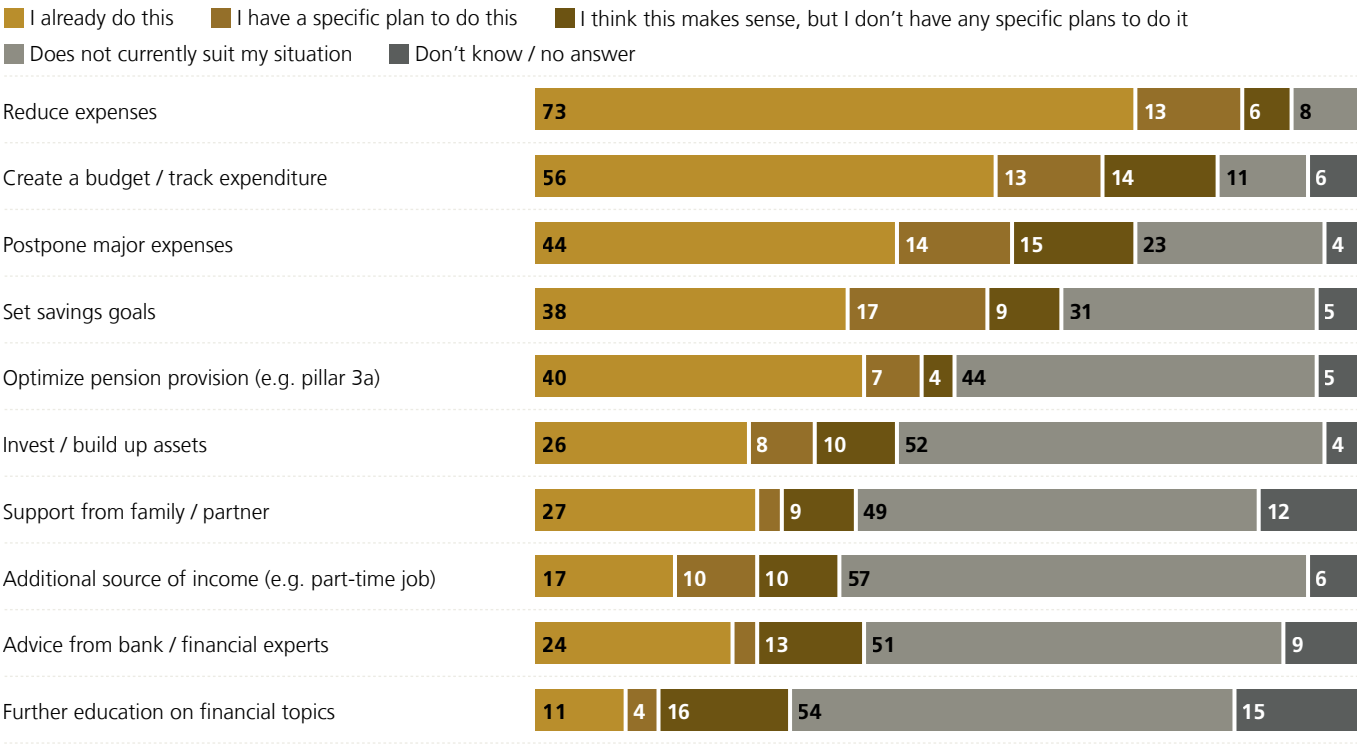
Twenty-seven percent of women receive financial support from their partner or family. An additional 17% work a second job alongside their main one. It's striking that a relatively high number are considering taking a second job or at least see it as a sensible option. Even though getting advice from a bank or financial experts isn't common and a relatively large number of women have not done so yet, they think it's a good idea.

The results show that financial challenges are mainly addressed through personal saving and control of spending. Strategies focused on increasing income, building wealth or seeking professional advice are much less common. Although financial issues are a daily concern for many women, only a minority actively consider seeking outside help.

Measures to improve financial situation

What steps have you taken or are you planning to improve your financial situation?

in % women residents of Switzerland aged 16 and over who are currently experiencing financial difficulties



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 541)

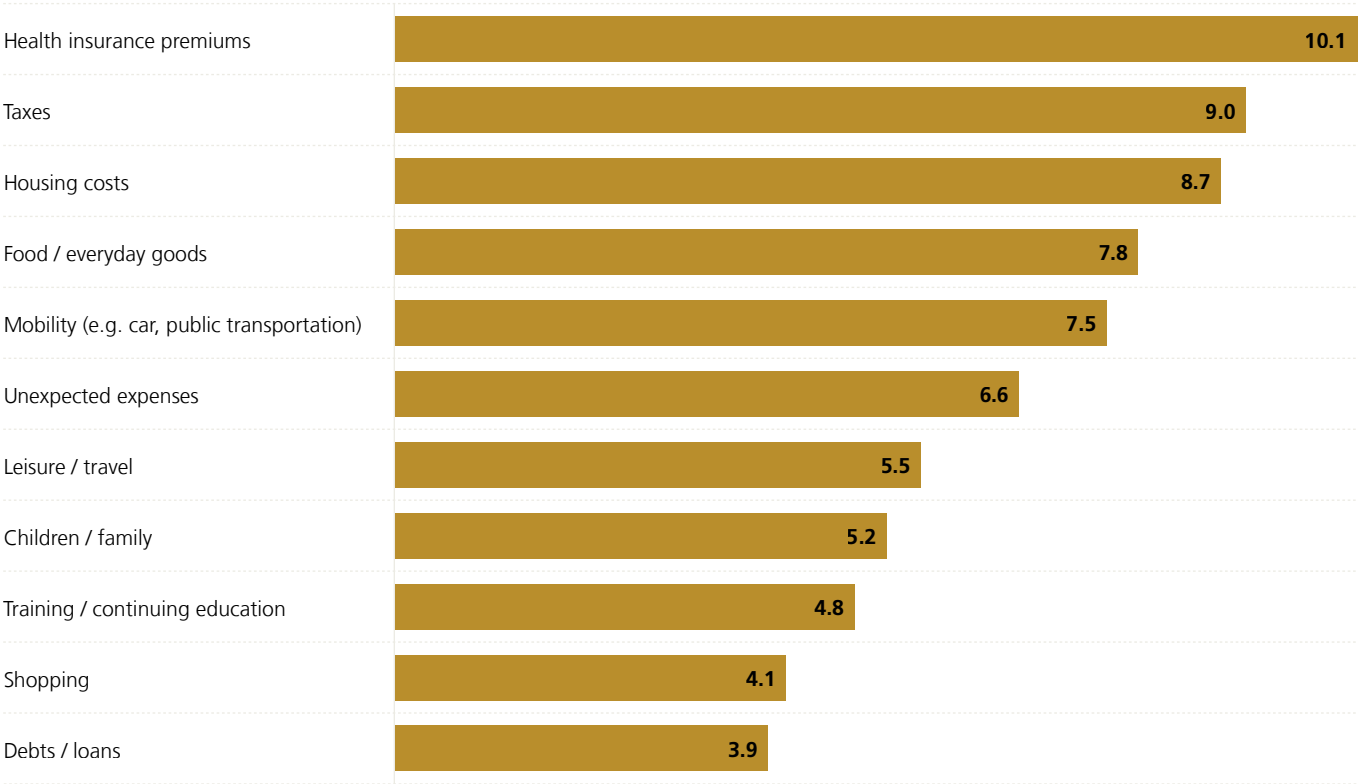
A closer look at specific budget items shows where financial pressure is felt most in daily life. Health insurance premiums top the list by a wide margin. The worries women face – both in society and in their personal lives – show up directly in their individual household budgets. On a scale from 1 (least burden) to 11 (greatest burden), health insurance premiums have the highest average score of 10.1, regardless of age or income. This puts them clearly above taxes (9.0) and housing costs (8.7). Food and daily necessities (7.8) and transportation costs (7.5) fall in the middle. Unexpected expenses are also felt as a burden, with a score of 6.6. This suggests that not only fixed, but also unpredictable costs create financial pressure.

Leisure and travel (5.5), child and family expenses (5.2) and education (4.8) are seen as much less of a concern. Shopping, along with debts and loans, sits at the bottom of the list with scores of 4.1 and 3.9.

Expenditure as the biggest drain on the budget – average values

Which expenses put the biggest strain on your budget? Please rank all of the items listed from 1 (biggest strain) to 11 (smallest strain).

women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 984)

Health insurance premiums play a dominant role in every household type, not just in general. Whether women live alone, with a partner or with their family, premiums always come first.

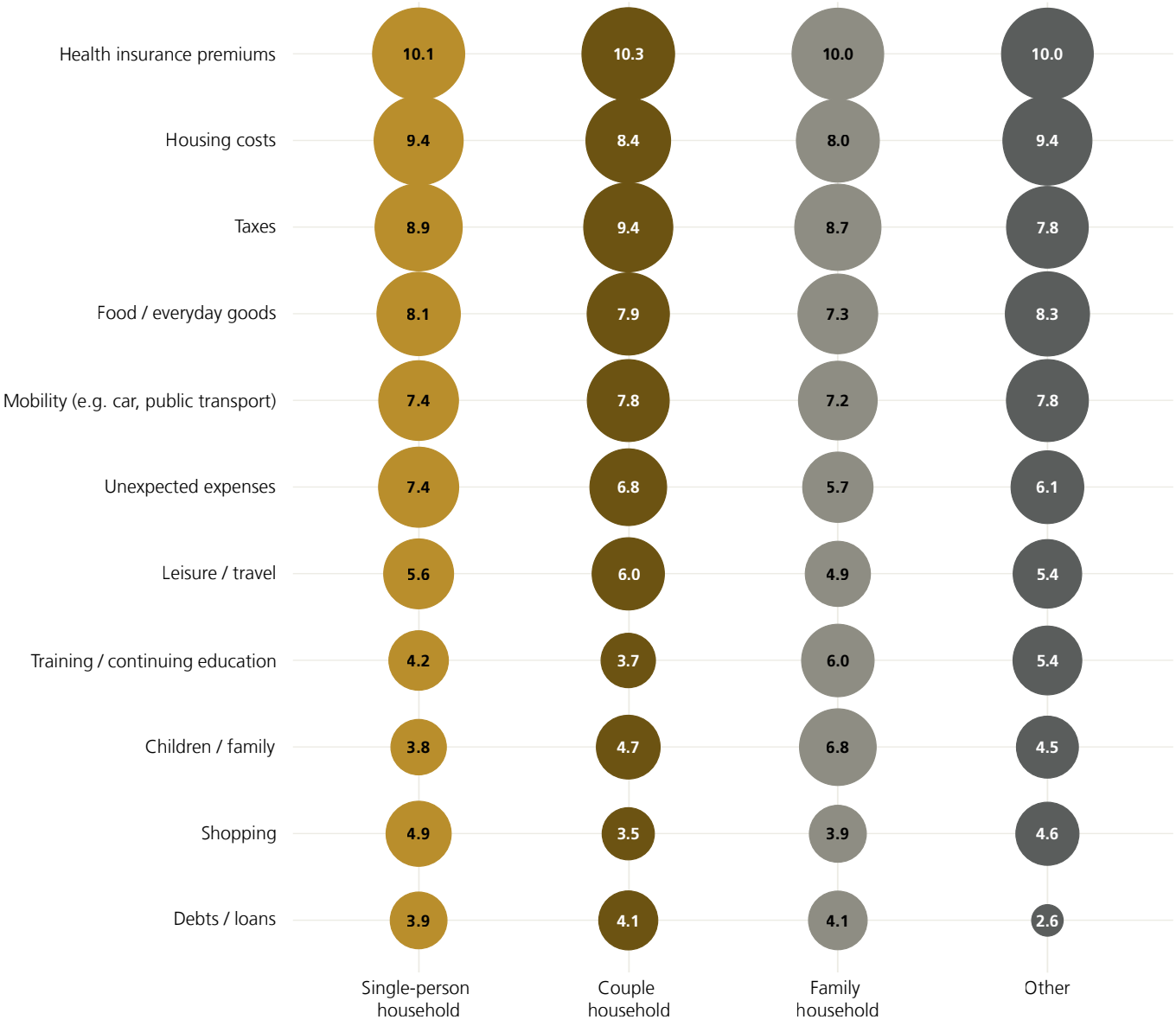
The differences show up in the later cost categories. Housing costs weigh especially heavily on women living alone (9.4), much more than they do for families (8.0). For couples, taxes carry more weight than usual, scoring 9.4, and even outrank housing costs, which come in at 8.4. For families, health insurance premiums aren't the only big expense; housing costs (8.0) and taxes (8.7) weigh heavily, too. They also spend more on children and family (6.8<9) than other household types. It's also notable that unexpected expenses are a bigger burden in single-person households (7.4) than in family households (5.7). The lack of risk-sharing could play a role here. Families place a higher value on education and lifelong learning than individuals living alone or couples do; the difference is clear, with a score of 6.0.

Despite these differences, the basic pattern is consistent. Fixed costs dominate, especially health insurance premiums. Priorities may shift depending on household type, but the burden of uncontrollable costs is present in every life situation.

Biggest budgetary burdens by household type

Which expenses put the biggest strain on your budget? Please rank all of the items listed from 1 (biggest strain) to 11 (smallest strain).

women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 984)

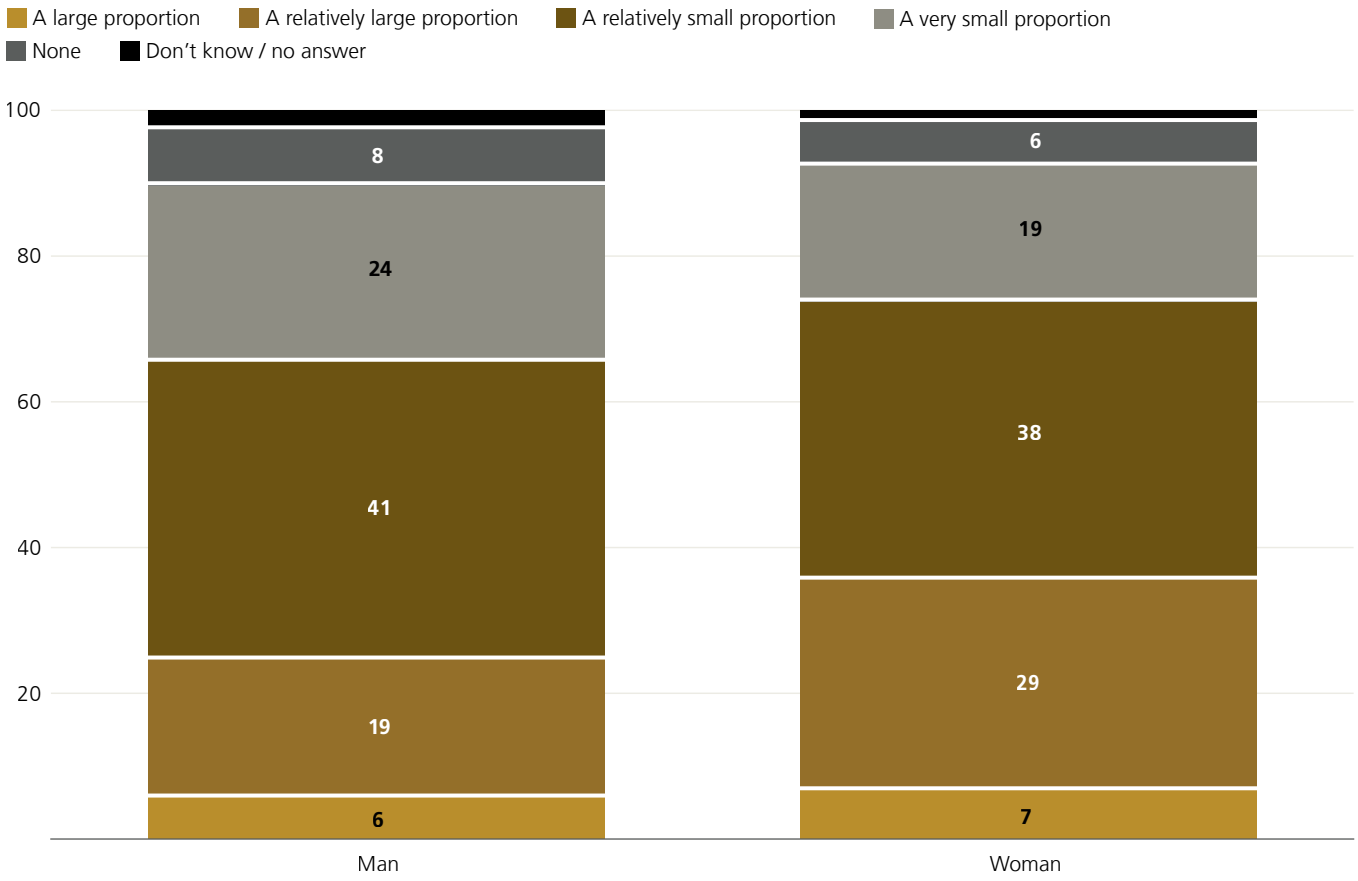
The mental impact of financial issues differs significantly between the genders. Among women, 36% say that financial issues account for a large portion of their day-to-day mental stress. Among men, only one in four perceives financial issues as a burden. Conversely, two thirds of men state that financial issues have only a minor impact on mental stress, while this figure is 57% among women.

Financial issues are thus a more frequent source of mental stress for women than for men. This finding fits into the picture outlined above. Women not only face more frequent financial challenges, but they also perceive these challenges as a greater psychological burden. Financial issues are therefore not solely a matter of budgeting but need to be viewed within a broader context.

Influence of financial issues on mental stress by gender

How much of your day-to-day mental stress relates to financial issues?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 2,033)

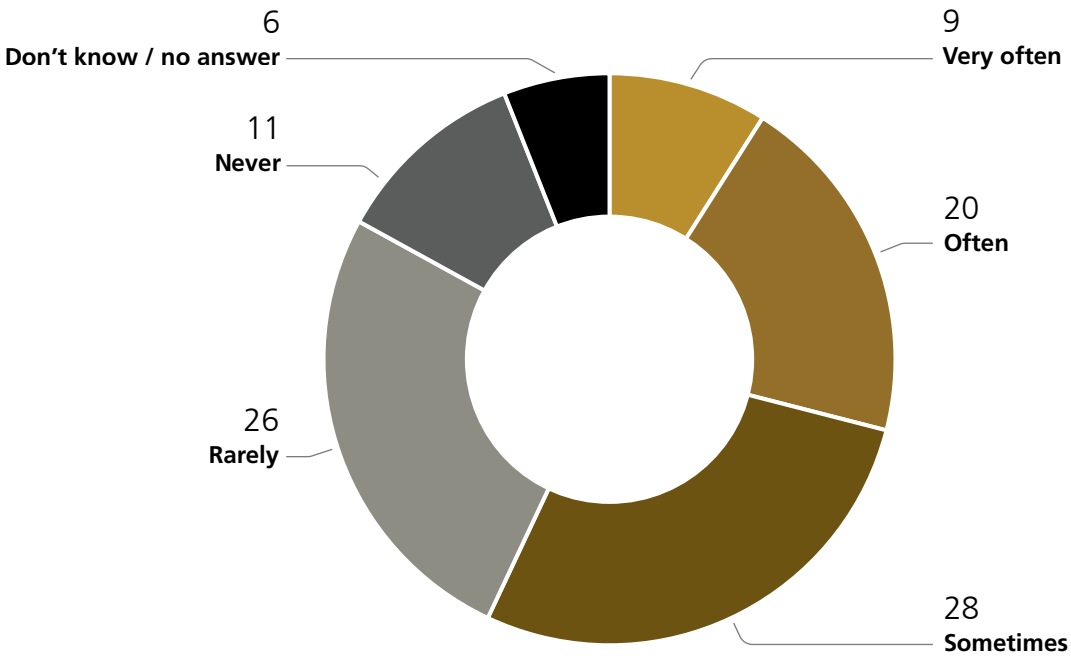
In addition to mental stress, there is sometimes simply not enough time in daily life to deal with financial issues in depth. Nearly three in ten women (29%) either often or very often feel too overwhelmed to take care of their financial future. A further 28% say they feel this way at least sometimes, while around a quarter (26%) say this rarely happens, and 11% never feel this way. Nevertheless, it's clear that for many people a lack of time is a key factor when it comes to dealing with financial issues.

When viewed in conjunction with previous findings, a coherent picture emerges. Financial challenges are widespread; they contribute significantly to mental stress, yet people often lack the time to address them in a structured way. Costs, time constraints and mental strain are thus intertwined. This highlights a key aspect: When financial issues matter but are difficult to deal with in everyday life, simple, understandable and accessible services become particularly important.

Everyday expenditure and financial or pension issues

How often do you feel too busy to deal with financial or pension-related issues?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

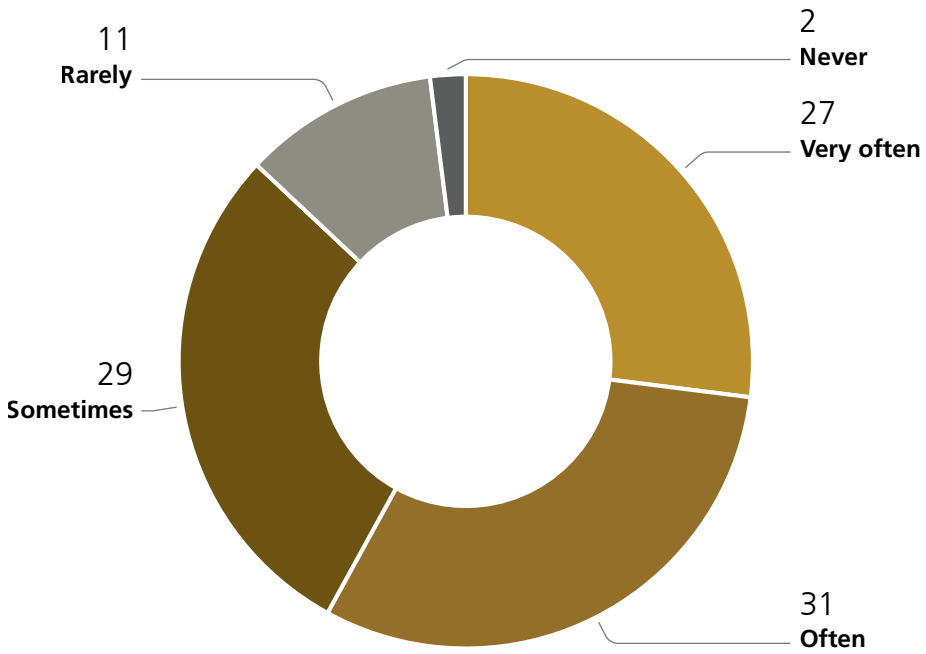
Another factor that can hinder engagement with financial issues is “mental load”. For many women, multitasking is a part of everyday life. Twenty-seven percent say they very often have to juggle too many things at once, while another 31% say they do so often. As a result, a majority of 58% regularly feel overwhelmed.

A further 29% feel this way at least sometimes, while only a small minority do so rarely (11%) or never (2%).
This high level of daily stress provides an important context. Those who constantly juggle multiple tasks have less time and energy to delve deeply into financial or retirement planning issues.

Multitasking in everyday life

How often do you feel that you have to organize or keep track of too many things at once in your day-to-day life?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women’s Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

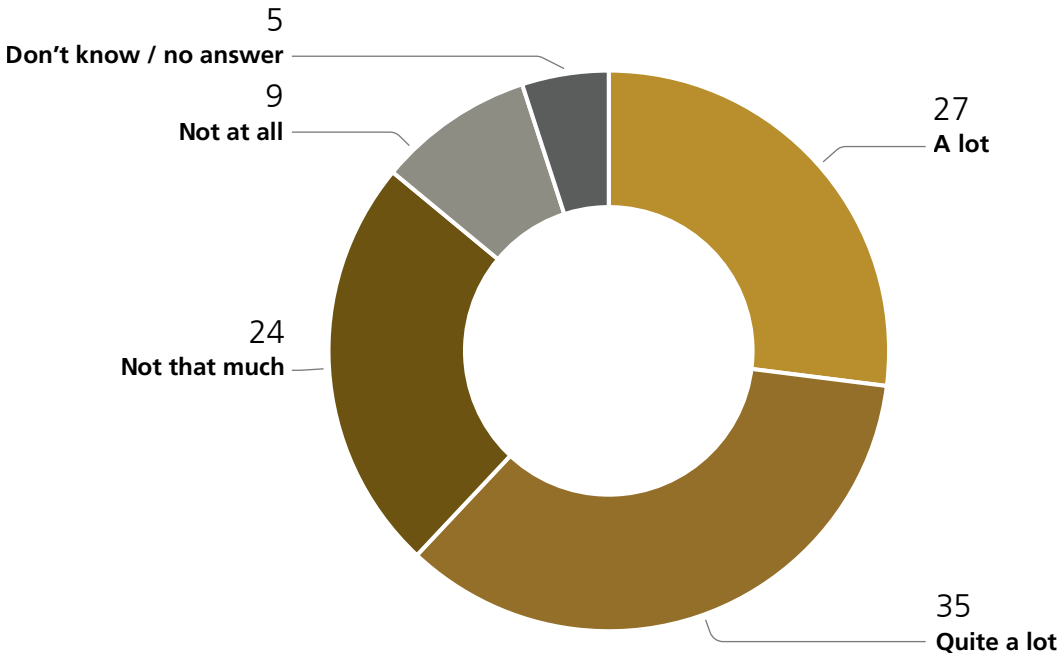
Retirement planning

Retirement planning has been one of the most discussed social issues in Switzerland for years and is closely linked to the individual need for financial security. Against this backdrop, it is not surprising that a majority of residents have already considered their own retirement planning, albeit to varying degrees. However, it is interesting to note that around one third have so far given little or no thought to this issue. Given the high social relevance and long-term implications of retirement planning decisions, this figure appears quite significant.

Concern with pension provision by subgroup

How much have you thought about your personal retirement provision so far?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

A look at the subgroups makes it clear that engagement with retirement planning depends heavily on resources and lifestyle, and this is precisely what makes the results so striking. For example, among low-income women, only a minority have considered their own retirement situation, while in higher-income groups a clear majority report having engaged with retirement planning to some extent or a very large extent. Ironically, it is precisely those for whom additional retirement planning would be particularly important who are more likely to be hesitant when it comes to active planning.

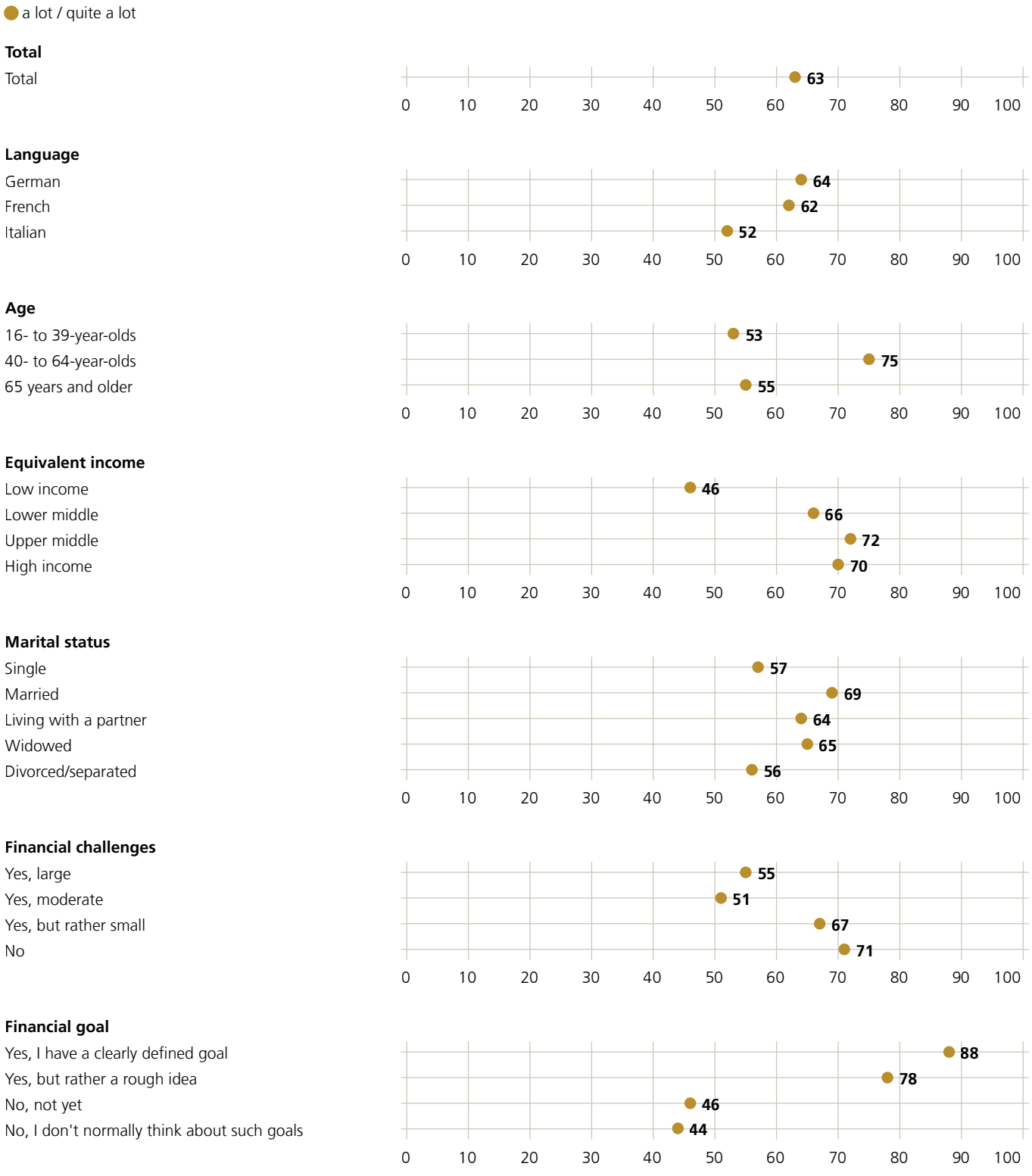
Clear differences are also evident when it comes to marital status. The majority of married women or those living in a partnership engage with their retirement planning, while the proportion is significantly lower among single women. The latter give little or no thought to specific retirement goals – this applies to about one in three women or even more, depending on which category they fall into.

These patterns point to structural connections. Retirement planning is not merely a matter of individual foresight but is closely linked to financial resources and social embeddedness. Low-income women and those living alone are more at risk of not actively addressing issues related to financial planning, even though securing their long-term financial future would be especially important.

Concern with pension provision by subgroup

How much have you thought about your personal retirement provision so far?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

The question of whether individuals have a specific retirement goal reveals a clear life-cycle effect. Among 16- to 39-year-olds, only a small minority have a clearly defined goal (9%), while 37% have at least a rough idea. At the same time, as many as 43% report that they have not yet set a specific goal. For many younger women, financial planning for retirement thus remains a relatively abstract idea.

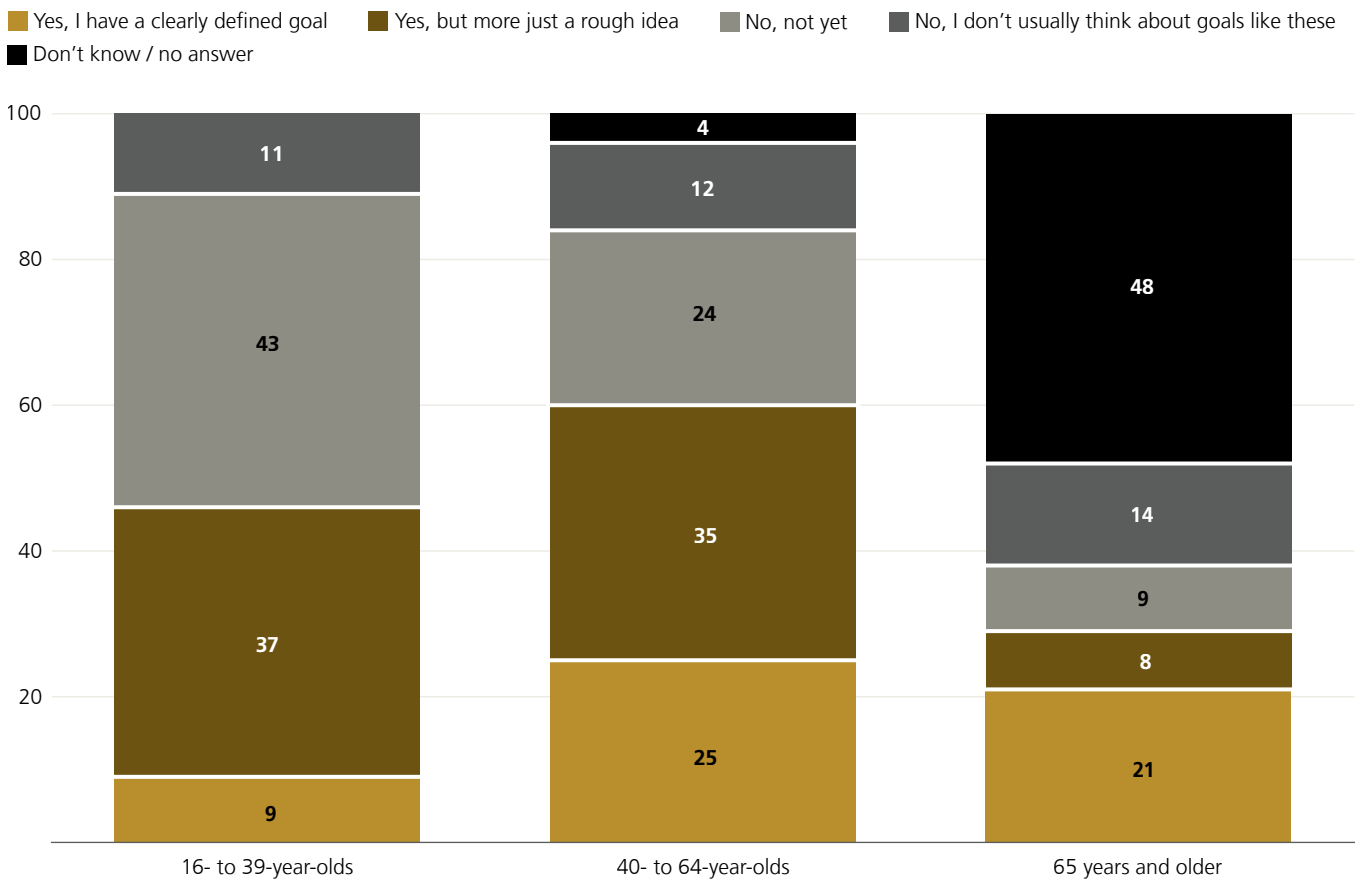
The picture is different for those aged 40 to 64. In this stage of life, a quarter have already set a clearly defined goal, and a further 35% have a rough idea. The proportion of women without a goal drops significantly to 24%. As retirement age approaches, financial planning thus becomes more urgent, concrete and binding.

Among those over 65, the focus shifts once again. While 21% say they had a clearly defined goal, nearly half (48%) do not provide an answer, which is understandable since many have already retired.

Financial goals by age

Do you have a specific goal for how much in assets or how much financial security you want to achieve for later life – especially when you retire?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

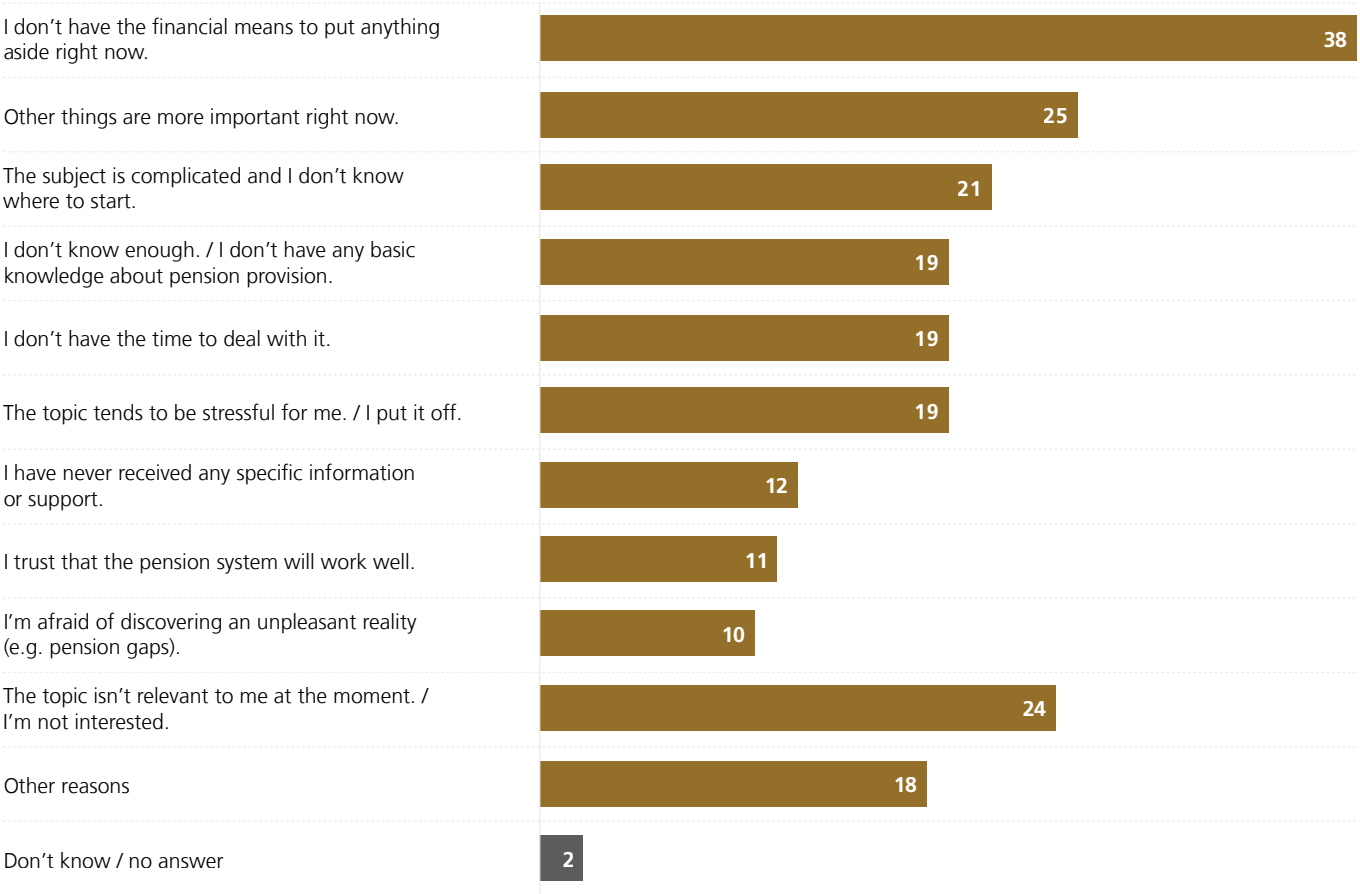
Among those women who have not yet given much thought to their retirement planning, the lack of financial flexibility is clearly the main concern. For instance, 38% of women aged 16 and older state that they currently cannot afford to set any money aside. Reasons related to prioritization follow at a significant distance. One in four women say other things are currently more important, and 24% do not consider the topic relevant at this time. Reasons related to lack of accessibility are also cited. About one in five say retirement planning is complex (21%) or they lack knowledge (19%). Just under one in five also cite lack of time or put off the issue due to stress (19% each). Emotional or system-related reasons are less important. Eleven percent trust that the pension system will work well, and 10% state that they are afraid of unpleasant surprises, such as pension gaps.

A look at the subgroups for the statement "I currently don't have the financial means to set anything aside" shows that income level is the primary determining factor. In low-income households, more than half (52%) cite a lack of funds as the main reason for not saving for retirement. In the upper-middle income bracket, the figure is 35%. Perceived financial flexibility is thus clearly dependent on available resources. However, there is no striking difference between the genders. In fact, men cite this reason slightly more often (40%) than women (37%). These differences suggest that this rationale is primarily driven by actual or perceived financial constraints.

Main reasons for not dealing with pensions

What are the main reasons why you haven't given more thought to your pension so far? Please select all that apply.

in % women residents of Switzerland aged 16 and over who have not thought about their personal pension provision at all or have thought about it relatively little



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 310)

Statements on money and finances

The following findings provide insight into women's perspectives on money and finances. They reveal the importance of financial issues in the lives of many women, the financial self-image that shapes them and how they assess their own role in managing money.

Central to this are the motives of security and independence. Ninety-four percent agree with the statement that money gives them a sense of security (compared to 89% of men). The importance of financial independence is even more pronounced. Ninety-three percent consider it important to be financially independent, even within a relationship (87% for men). Money is thus primarily understood as an instrument of stability and autonomy.

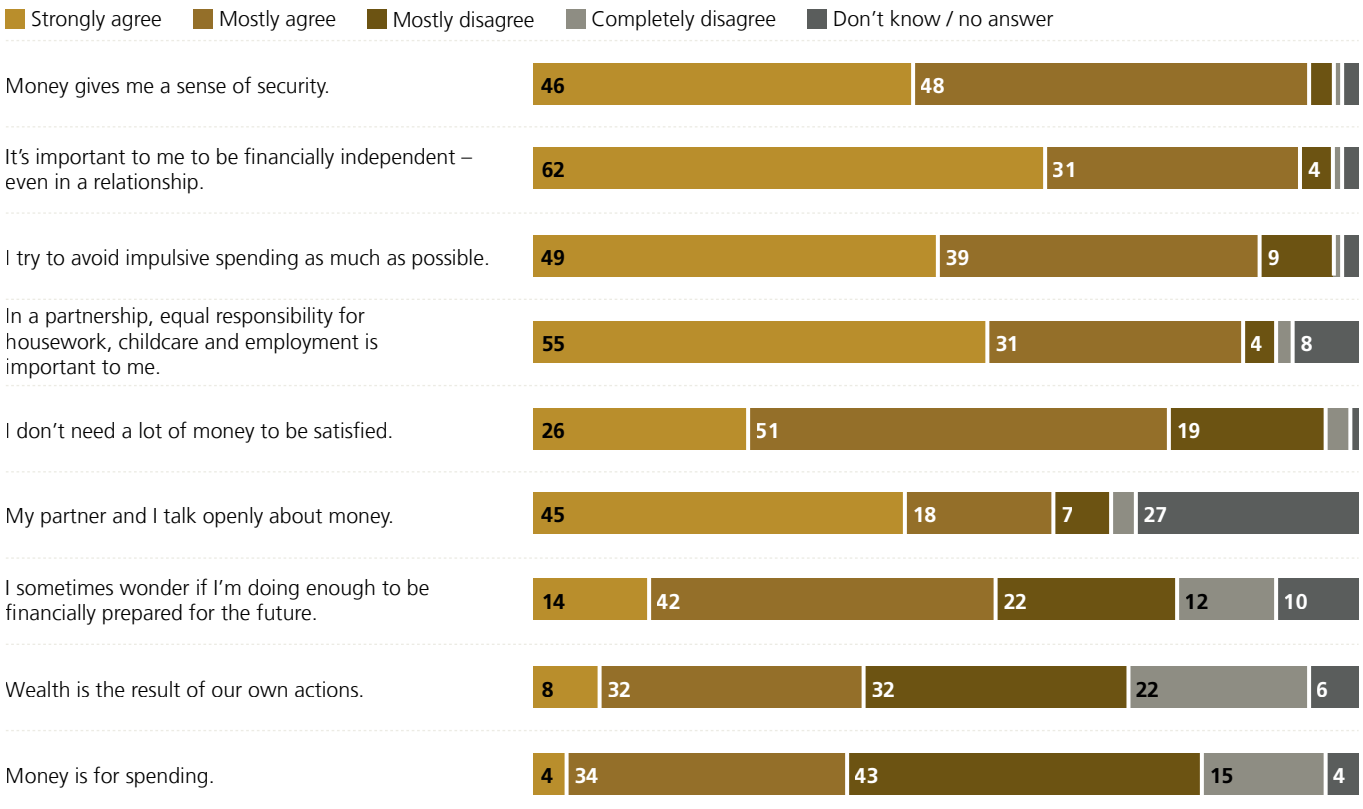
At the same time, there is a strong sense of responsibility when it comes to handling money. Eighty-eight percent say they want to avoid impulsive spending as much as possible. In contrast, only a minority believe that money is there to be spent (38%), in stark contrast to 57% of men who agree with this view.

Nevertheless, a certain degree of uncertainty remains palpable, with more than half of women (56%) wondering, at least occasionally, whether they are saving enough for the future. The view that wealth is exclusively the result of one's own actions is also met with ambivalence. Agreement and disagreement are roughly balanced here.

Statements about money and finances

Here you can see some statements about money and finances. Please state whether you agree with them or not.

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

Chapter 4

Women and investing

Interest and how information was obtained

When considering investment behavior, the fundamental question that arises is: How interested are women in the topic of financial investments and investing?

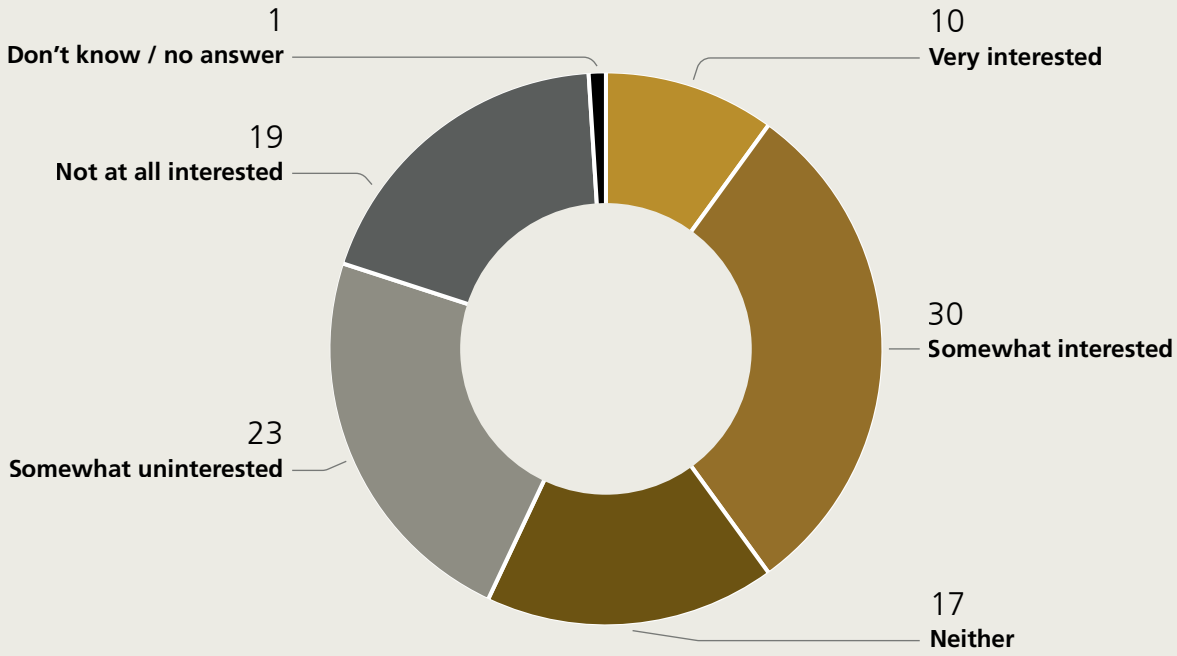
Four out of ten women express a general interest in this topic. Ten percent describe themselves as very interested, and a further 30% as somewhat interested. In contrast, an equally significant group remains detached from the topic. In fact, 42% say they are not interested in financial investments. For 17%, the topic is neither important nor consciously rejected.

Against the backdrop of the financial challenges highlighted earlier, this finding is particularly revealing. Although financial issues occupy many women's minds in their daily lives, interest in financial investments and investing is not automatically high. Security and stability often take precedence over returns or wealth accumulation – an observation that runs through the current findings.

Interest in the topic of financial investments

How interested are you in investing money?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

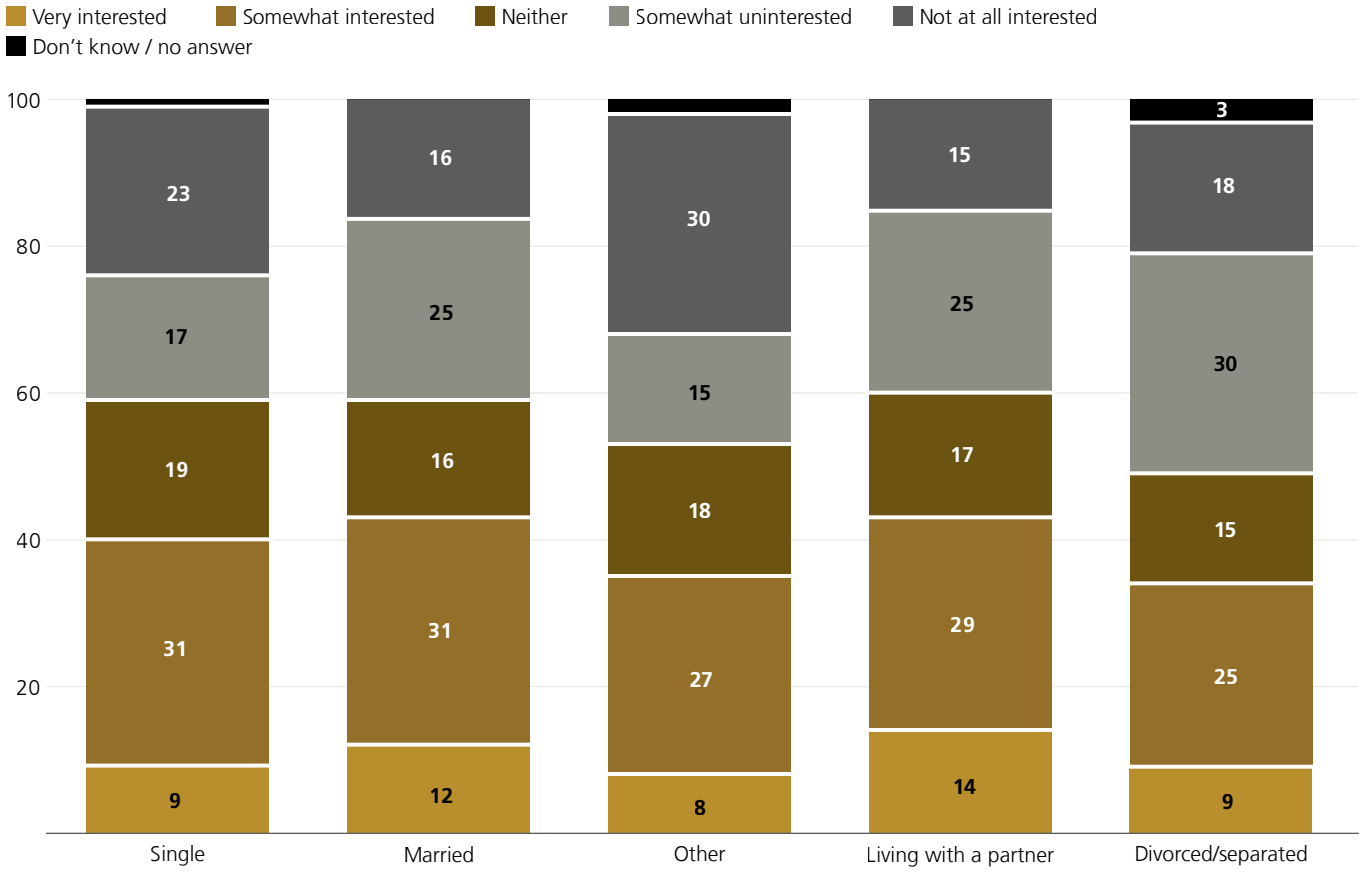
Interest in financial planning and investing varies depending on one's life situation but remains moderate overall. It is highest among women who are in a relationship or married (43% very / somewhat interested). Among single women, this figure is also in a similar range at 40%. Divorced or separated women are significantly less interested. Here, only about one third (34%) are interested, while 48% are not very or not at all interested.

The distance from the topic is thus most pronounced in this group, but even more so when comparing the genders. While 62% of men are very or somewhat interested, the same is true of only 40% of women. Interest in financial investments among women is thus strongly dependent on their life circumstances and is noticeably lower overall than among men.

Interest in the topic of financial investments by marital status

How interested are you in investing money?

in % women residents of Switzerland aged 16 and over



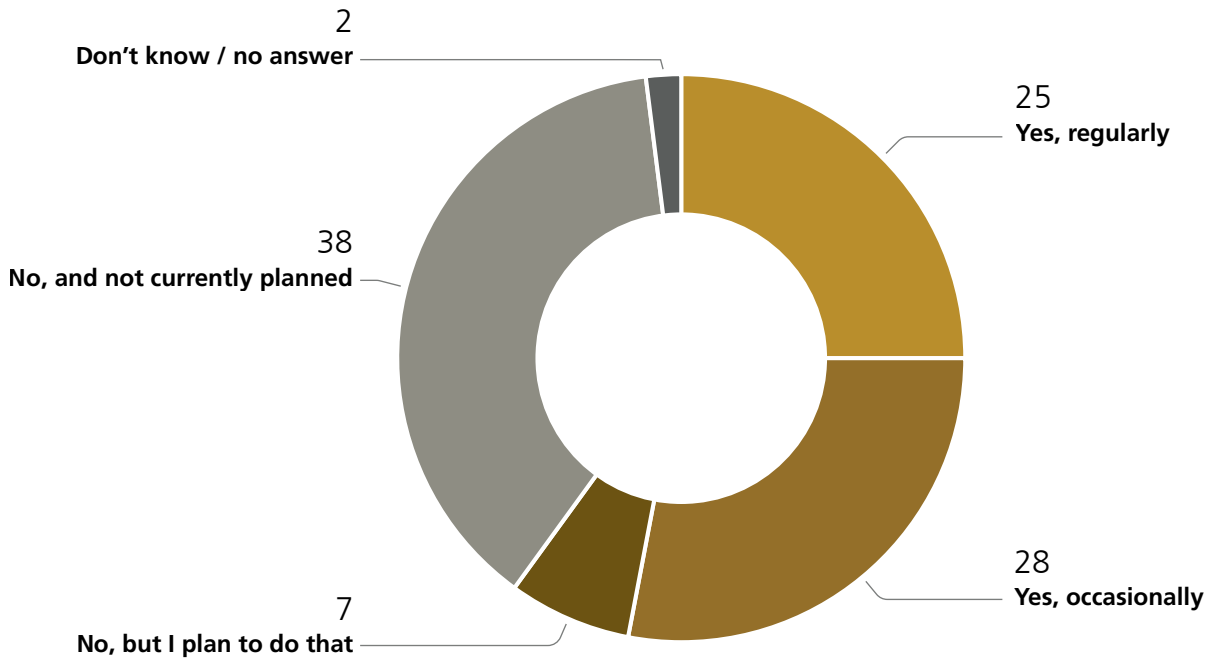
Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

Actual investment behavior is characterized by a rather high degree of caution. About half of women report having experience with financial investments (25% invest regularly, another 28% occasionally), meaning that slightly more than half of women are active in the capital market at least from time to time. However, this is offset by a large group that has still never invested. Thirty-eight percent state that they have neither invested nor are they currently planning to do so. Another 7% have not yet invested but are considering doing so. The moderate interest demonstrated above is thus also reflected in a cautious willingness to invest.

Financial investments

Have you already invested money?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

A look at the specific investment products used illustrates how this caution manifests itself structurally. Pillar 3a pension solutions are the most widespread. Sixty-seven percent of women who invest say they have engaged with these solutions. This is followed by funds and ETFs at 52% and stocks at 46%. Real estate also plays a significant, though much more selective role at 37%. Cryptocurrencies remain a marginal phenomenon at 4%.

The correlation with the extent of financial challenges is striking. Women who report significant financial difficulties invest less frequently overall, particularly in stocks (30%) and real estate (27%). In contrast, participation rates are higher and more broadly diversified among those facing moderate or minor challenges.

The different stages of life are also reflected in varying investment behaviors. For example, ETFs are particularly popular among 16- to 39-year-olds and those over 65. At the same time, as people get older, they are more likely to invest in stocks or real estate. Older women thus rely more heavily on traditional assets, while younger women more frequently turn to standardized, broadly diversified investment vehicles.

Products already invested in according to financial challenges

Which products have you already invested in?

in % women residents of Switzerland aged 16 and over, share of mentions
Multiple mentions possible

0 80

	Total	Yes, big ones	Yes, moderate ones	Yes, but minor ones	No
Pillar 3a / pension solutions	67	55	66	71	67
Funds / ETFs	52	60	56	43	55
Shares	46	30	47	45	49
Property	37	27	29	40	41
Cryptocurrencies	4	0	8	5	4
Other	9	15	4	12	6
Nothing	0	0	2	0	0
Don't know / no answer	1	0	0	0	1

Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 585)

Investment information is typically sought through personal advice. Forty percent of women cite bank advisors as their most important source of information. Of note is that 28% – a close second – say they are not currently seeking any information at all. This means that nearly three in ten women are approaching the topic without access to information or any effort to seek it out.

Informal sources also play an important role. Twenty-seven percent get their information from friends or family, and just under one in five women (19%) rely on traditional media such as newspapers or TV. Specialized digital formats such as online comparison platforms (12%) or financial blogs and podcasts (11%) lag significantly behind. Finally, social media is used by only a small minority, at 4%.

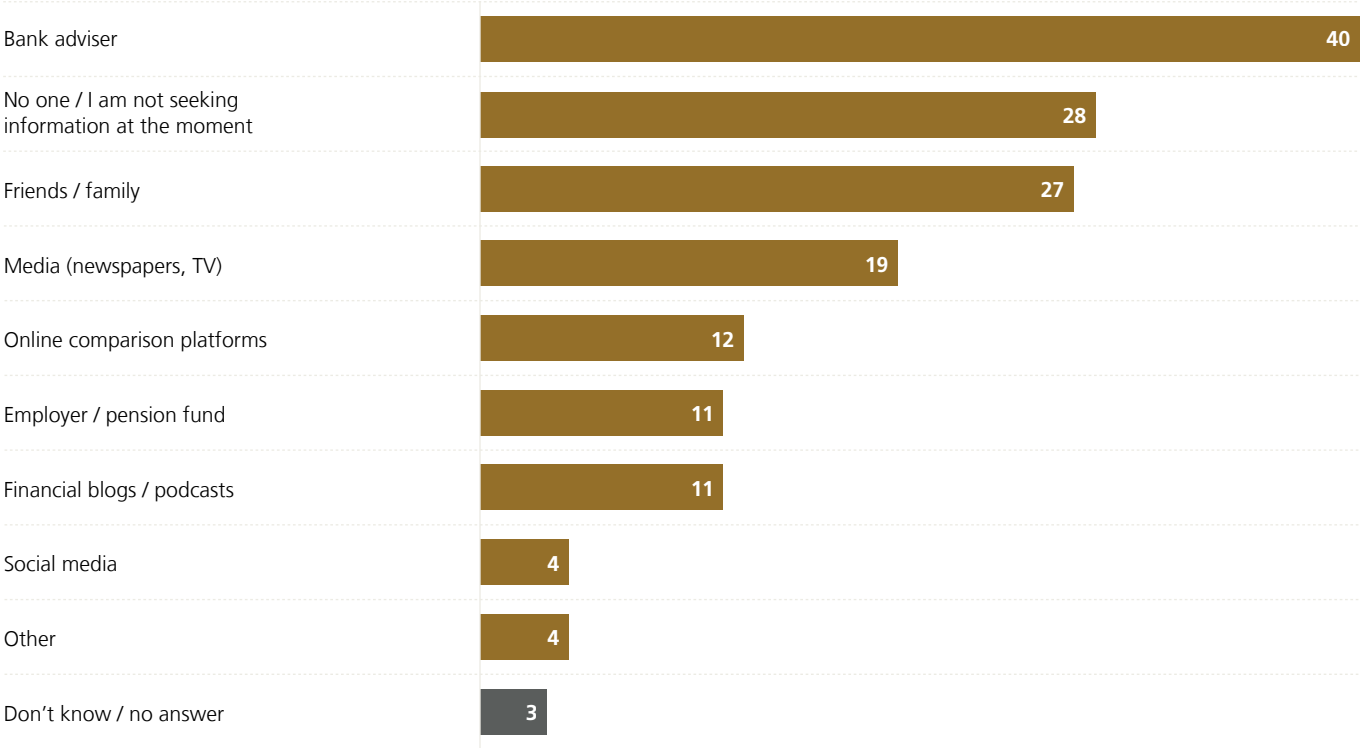
The sources of information people rely on when considering financial investments depend significantly on age and income. For example, older women (65+) rely particularly heavily on bank advice (51%), while younger women more often turn to their personal networks (33% among those aged 16 to 39). In terms of income, it appears that low-income women are disproportionately likely to seek no information at all (43%), while this proportion is significantly lower among the high-income group, at 14%. At the same time, women with higher incomes are more likely to use professional or specialized sources such as bank advice (42%) or the media (31%).

While groups with greater resources tend to seek information more actively and from a variety of sources, a significant proportion of lower-income women lack up-to-date information.

Information on investments

Where and how do you find out about financial investments today?

in % women residents of Switzerland aged 16 and over
Multiple mentions possible



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

When it comes to the use of information, self-perceived decision-making styles regarding financial matters reveal striking gender-specific differences. For instance, women describe their style as "cautious" significantly more often (64%) than men (45%). Women also cite "uncertain and hesitant" more frequently (15% vs. 10%). Men, on the other hand, are more likely to see themselves as well-informed and deliberative (59% vs. 50%), strategic and forward-thinking (50% vs. 40%) and risk-aware (38% vs. 28%).

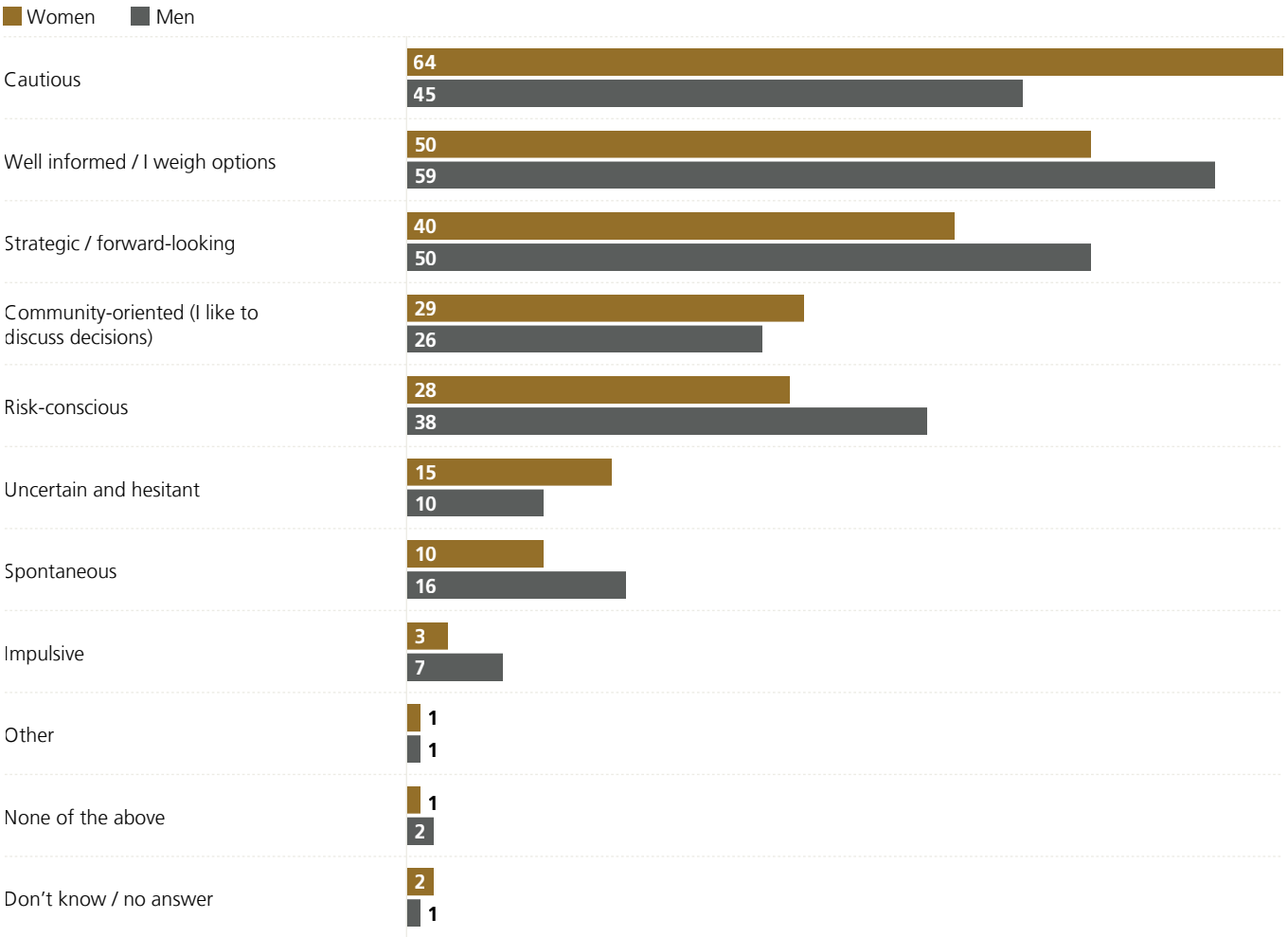
The willingness to discuss financial decisions, however, is similarly pronounced (29% of women, 26% of men). Spontaneous or impulsive decision-making remains rare overall, though it is also reported slightly more frequently by men.

This paints a picture in which women place greater emphasis on prudence and restraint, while men tend to associate their actions with strategy, information security and risk awareness. Decision-making style thus appears not only as an expression of the individual's perceived expertise but also describes different attitudes toward financial opportunities and risks.

Decision-making style regarding money matters by gender

How would you describe your decision-making style when it comes to money? Please select the three characteristics that best describe your style.

in % women residents of Switzerland aged 16 and over, share of mentions
Multiple mentions possible



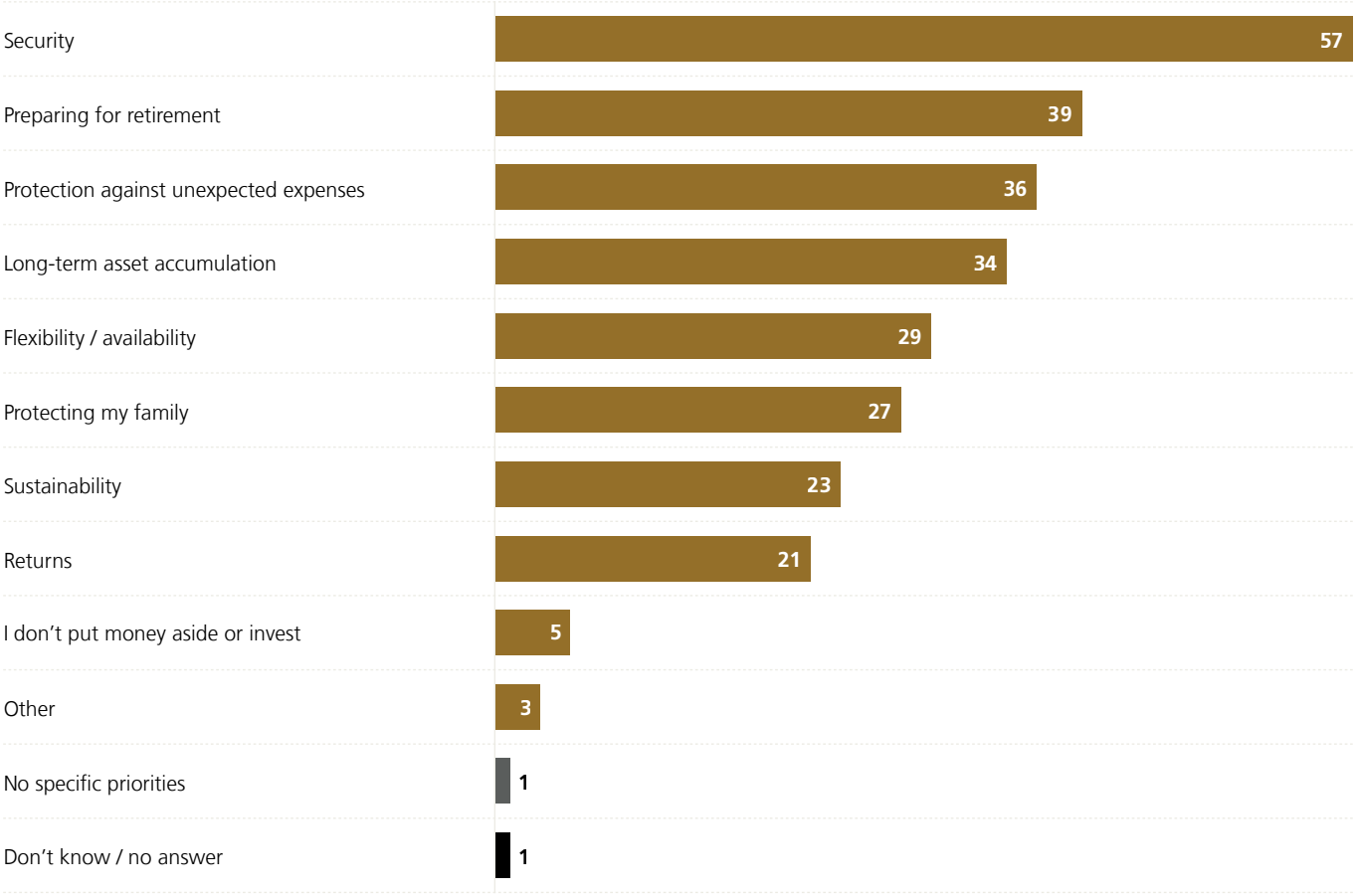
Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 2,033)

This cautious approach to investing is also reflected in the fact that, for a clear majority of women, security is by far the most important criterion when it comes to managing money. Security (57%) is significantly more important than long-term wealth accumulation (34%) or returns (21%).

Focus on investments

If you are putting money aside or investing, what is particularly important to you – now and in the long term?

in % women residents of Switzerland aged 16 and over
Multiple mentions possible



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

Drivers for and barriers to investing

Women's motivation to actively deal with finances is primarily shaped by stability and security considerations. There are two main motivations: Fifty-two percent want to remain financially stable despite rising costs, 49% want to save for the future and be more secure. Almost as important is the desire to be able to make self-confident and positive decisions about their own money (46%).

Growth-oriented motivations are mentioned much less frequently. Only 22% want to build or grow their assets in a targeted manner and 24% strive for financial independence. Although financial independence is very important to women according to the previous statements on the subject of money and finances, it seems to be less of a central motivator when it comes to dealing with finances. Long-term goals such as owning a home or self-employment motivate 15%. Genuine interest in financial topics plays a subordinate role at 8%.

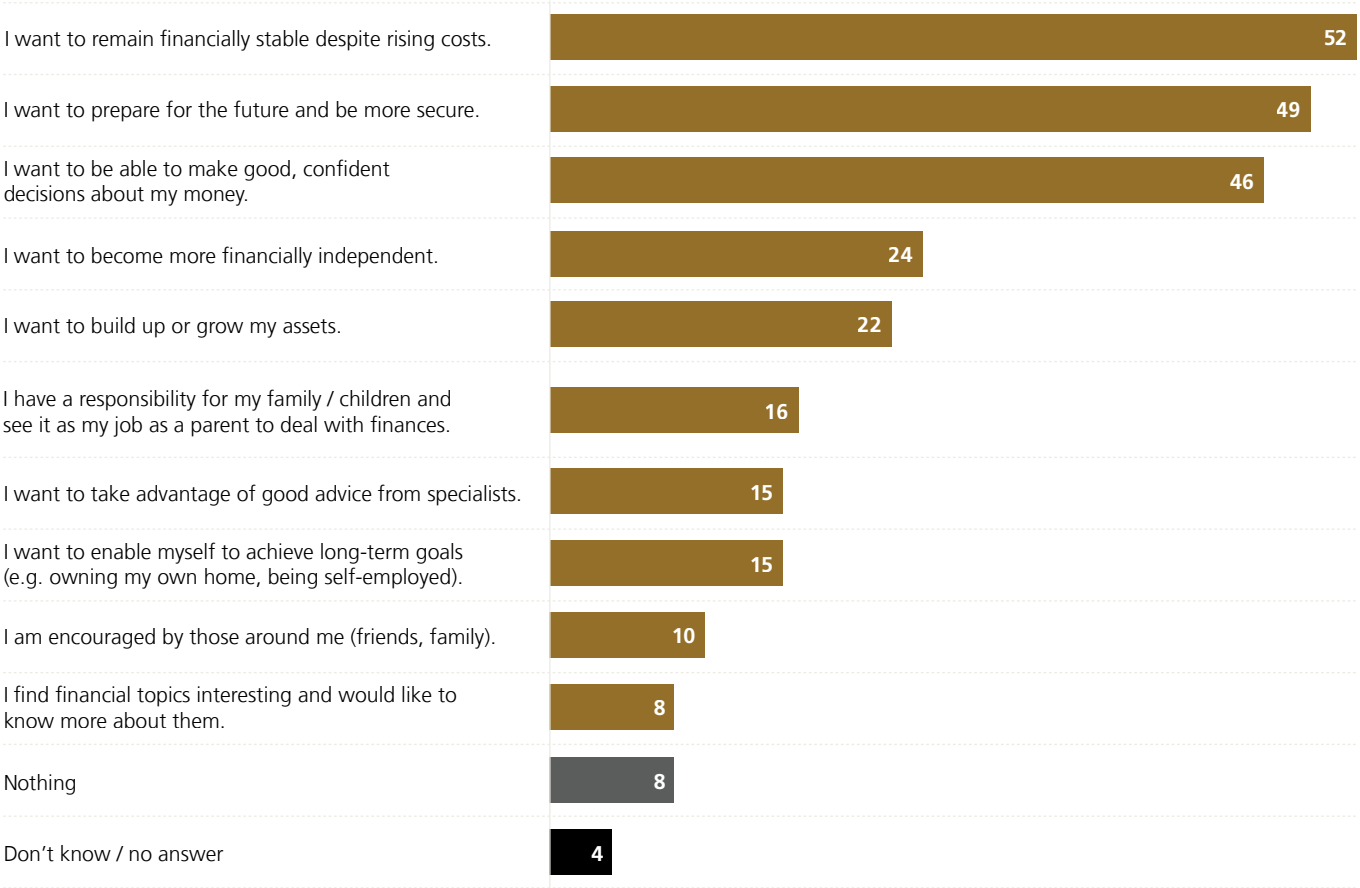
There are clear differences between the genders, especially in terms of growth and opportunity-related motivations. While men and women are similar when it comes to stability and saving for retirement (around 50% for each), men are in the lead when it comes to the desire to accumulate wealth (37% compared to 22% for women). Men are also more likely to mention financial independence (30% vs. 24%). The difference is particularly pronounced in the case of intrinsic interest: Nineteen percent of men find financial topics interesting, compared to 8% of women.

Women typically approach financial topics primarily out of the need for stability and control, while men are more guided by growth, independence and an interest in the subject.

Motivational factors for dealing with finances

What motivates you to actively engage with your finances? Please select all options that apply to you.

in % women residents of Switzerland aged 16 and over
Multiple mentions possible



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

Despite a certain underlying interest, many women still have reservations about taking the plunge into investing. This is most evident in perceived financial flexibility: 41% say they have too little money to invest. Here, a lack of liquidity is by far the most significant reason, also for choosing not to engage with pension planning. This is followed by uncertainty about the risks (26%) and the feeling of knowing too little about investing (22%). A lack of trust in banks (21%) and the fear of doing something wrong (20%) are also mentioned by around one in five women. By contrast, a lack of time (13%) or lack of a contact person (6%) played a lesser role.

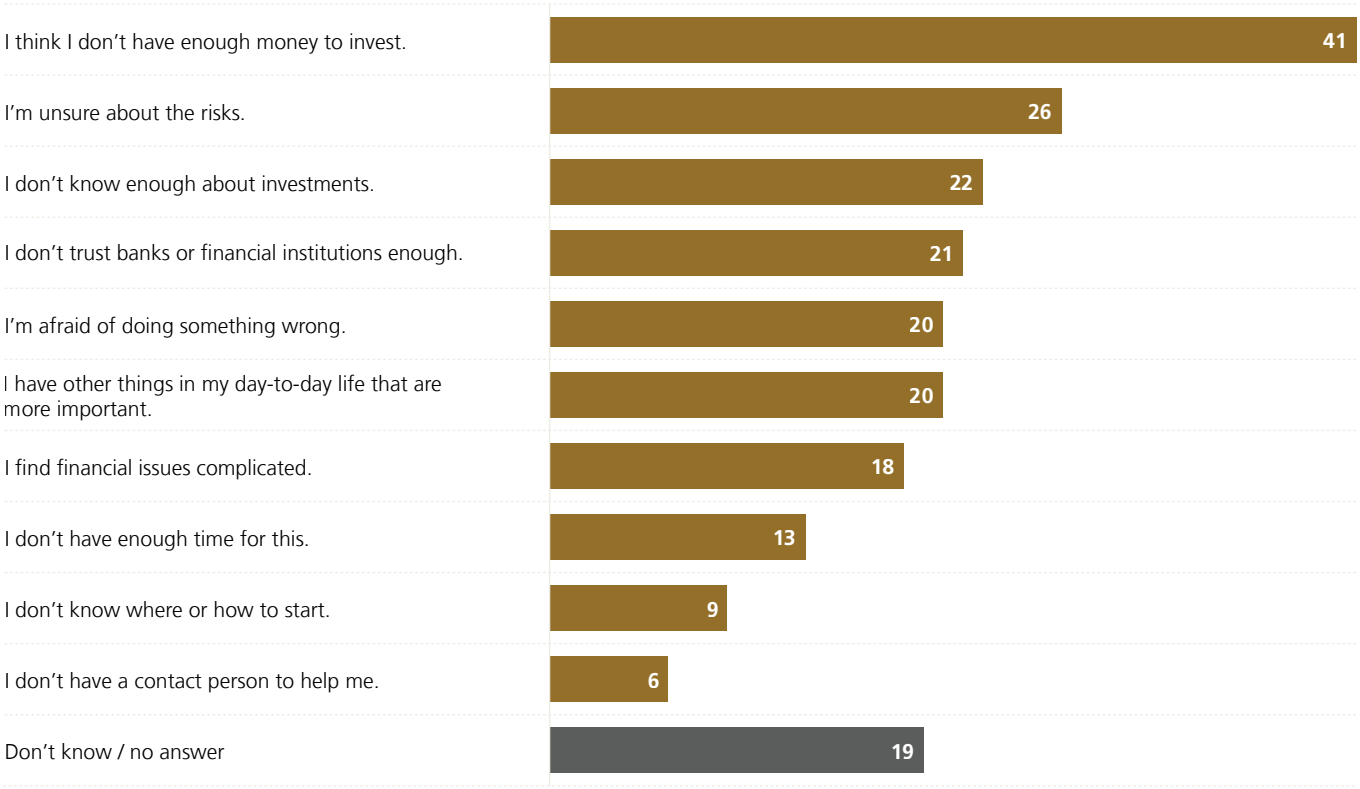
This means that both structural factors, especially financial resources, and psychological barriers are hurdles to investing. Risk aversion, uncertainty and complexity are key barriers.

The gender comparison underlines this pattern. Women cite a lack of resources more often than men (41% vs. 34%) and also mention a lack of knowledge more often (22% vs. 18%).

Barriers to investment

What might be stopping you from investing money or postponing financial decisions?

in % women residents of Switzerland aged 16 and over, share of mentions
Multiple mentions possible



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

Chapter 5

Dealing with money and responsibilities

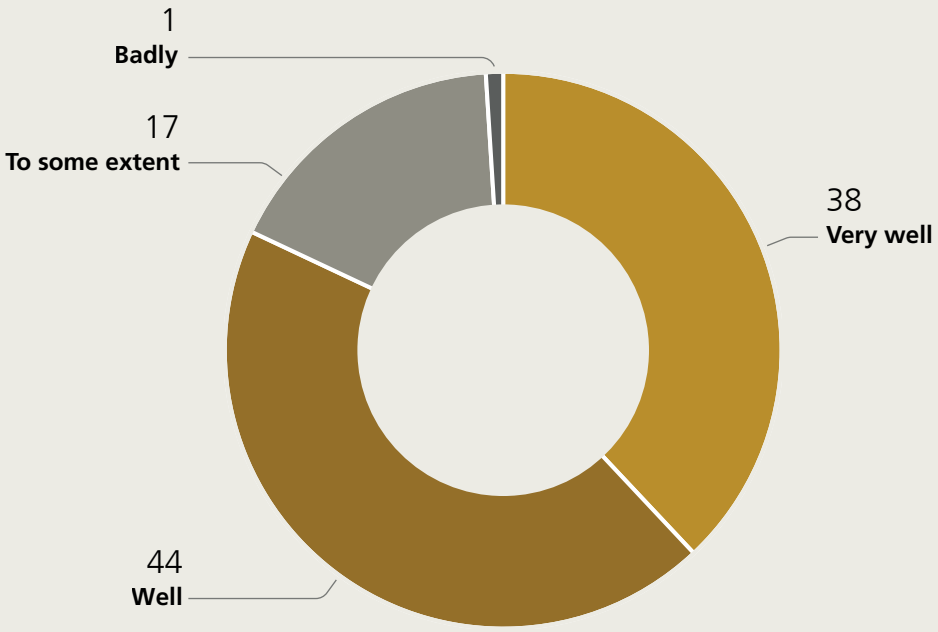
The overall picture when it comes to self-assessment of the ability to handle money is positive. A clear majority consider themselves to be financially competent: Forty-four percent say they are good with money, while a further 38% rate themselves as very good. This means that more than eight out of ten women (82%) say they feel confident about handling their finances. Around one in six women (17%) consider themselves to be reasonably competent, while only a vanishingly small minority say they are bad at handling money (1%).

This high level of self-confidence is remarkable against the background of the financial burdens and uncertainties described above. A lack of discussion of financial or pension issues does not seem to be primarily a question of women lacking confidence in their own ability, but is likely to be strongly related to structural, time-related or financial conditions.

Dealing with money

In general, how well do you manage money?

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (N = 1,014)

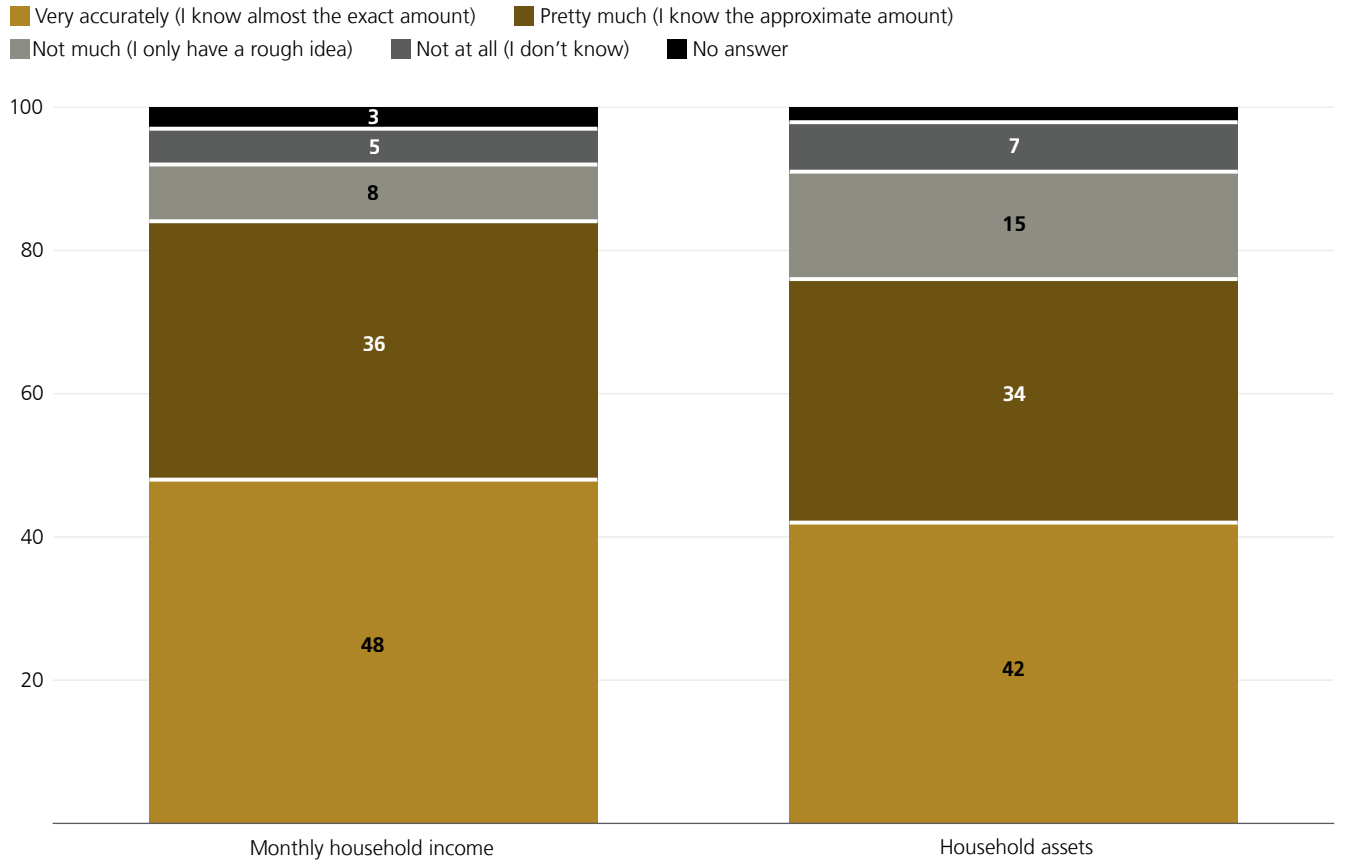
This strong confidence in their own financial competence is also reflected, to a certain extent, in the knowledge of their household financial situation. A large majority of women residents of Switzerland living in partnerships, families or alone have a fair idea or even a very precise idea of their monthly household income. Accordingly, 48% of respondents state that they know the amount fairly precisely, while a further 36% say they know it approximately. This means around 84% of women have a clear picture of their income situation. This figure is similarly high among men, at 88%.

By contrast, the knowledge of household assets is less precise. Here too, a total of 76% of women say they know the amount fairly precisely or very precisely. Around one in five respondents say they have only a vague idea of their current household assets, or no idea at all. Here, more significant differences compared to men also become apparent: Eighty-four percent of men state that they have fairly accurate or very accurate knowledge of their current household assets (+8 percentage points compared to women).

Knowledge of monthly household income / assets

Do you know exactly how much your household's monthly income is?
And do you know exactly what your household's current assets are?

in % women residents of Switzerland aged 16 and over who live in a couple, family, single-person household or blended family



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 677)

Among women residents of Switzerland who live as a couple, in a family, a blended household or alone, day-to-day financial responsibility is distributed differently depending on the task.

Organizational responsibility often lies with women. Forty-five percent state that they mostly manage ongoing bills and household administration themselves, while 35% share these tasks with their partner. Forty-one percent mostly fill out their tax declaration themselves, while 30% do so equally with their partner. A clear pattern is noticeable here based on age. The older the surveyed female Swiss residents are, the more frequently they state that they mainly do these tasks themselves. By contrast, younger women report a significantly more equal division of responsibilities, as they are more likely to state "both equally" for both of these areas. This suggests a generational difference in the practical organization of everyday financial tasks.

When it comes to household income, a more partnership-based model becomes apparent. Almost every second woman (47%) says that both contribute equally to the household income, while 27% see the main responsibility with their partner and 19% with themselves.

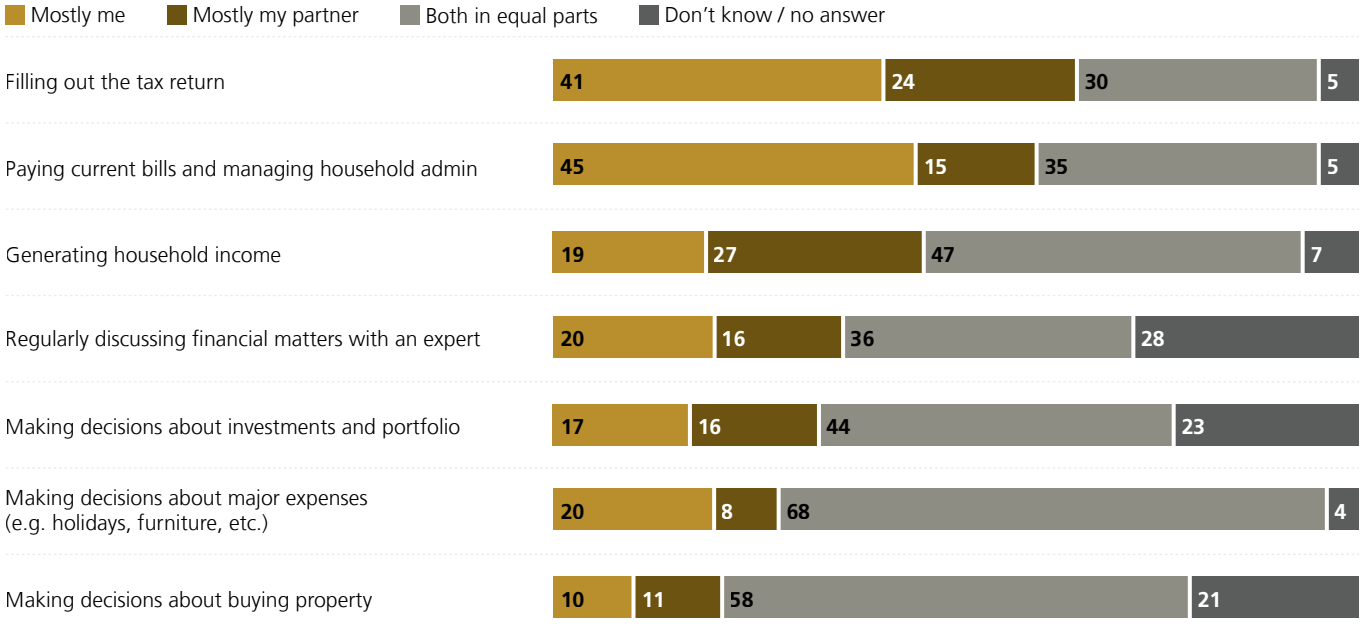
Joint decision-making also applies to more strategic financial matters. Sixty-eight percent decide on major purchases together, while for property purchases, this is 58%. Investment decisions are also made equally by both partners in 44% of cases. At the same time, the proportion of those who cannot or do not wish to clearly categorize these roles is comparatively high (up to 23%).

Many women thus take on financial responsibility themselves in everyday life, while larger and more strategic decisions are more often made jointly with their partner.

Responsibility for finances

Who is responsible for the following financial-related tasks in your home?

in % women residents of Switzerland aged 16 and over who live in a couple, family, single-person household or blended family



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 677)

The main reasons for delegating financial decisions to a partner are trust and perceived competence. Among the women surveyed whose partner primarily handles at least one financial task, trust in their judgment is clearly in first place at 34%.

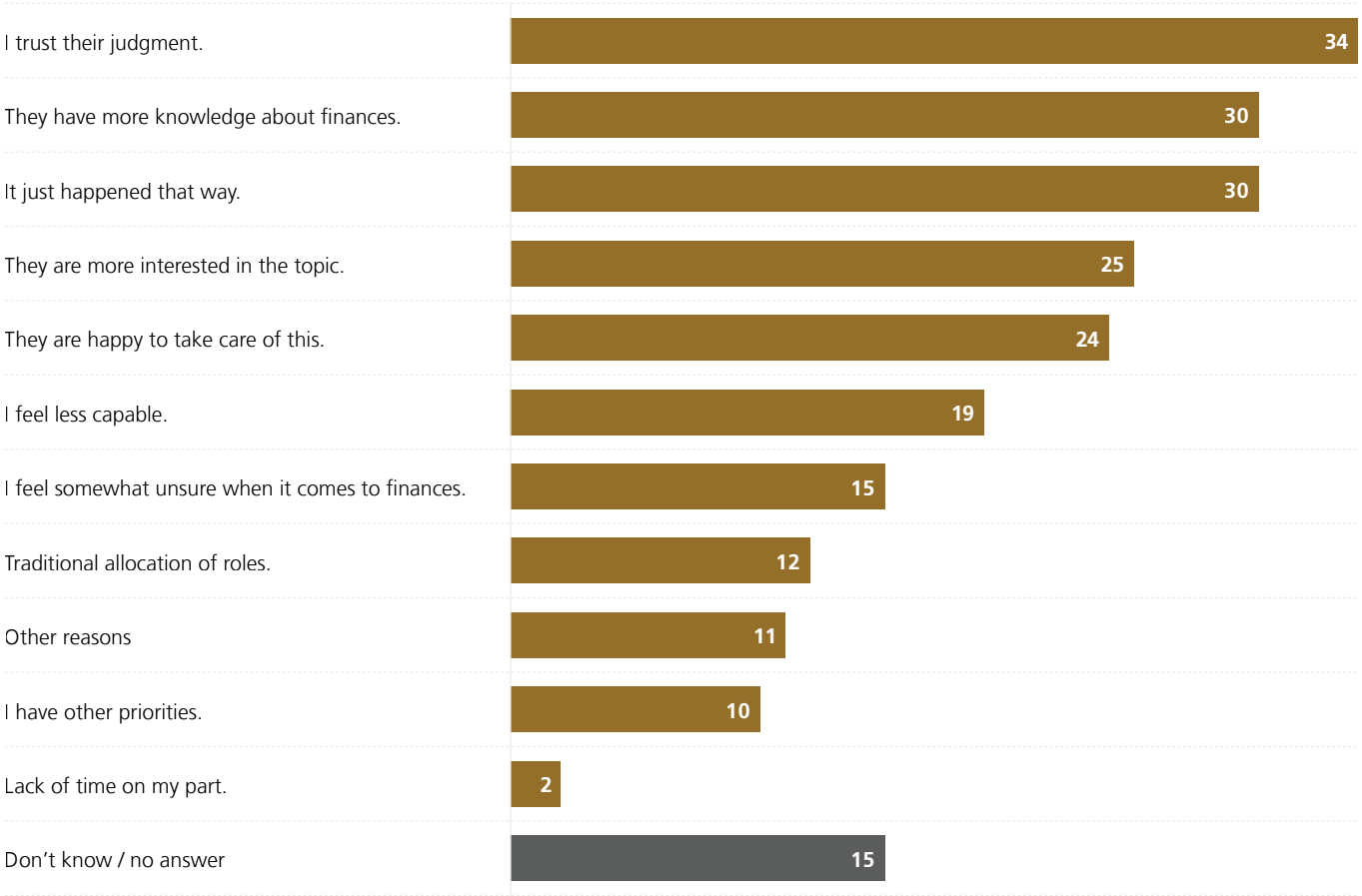
Three out of ten women also justify delegating a financial decision due to the other person having more knowledge about finances. The figure is only 15% for men. Another 30% of women state that the division of responsibility simply evolved this way. A quarter point to their partner being more interested in the topic (25%) and 24% say he or she gladly takes on these tasks.

Specific uncertainties also play a role, but a comparatively lesser one: Almost one in five women (19%) feel less competent than their partner, while among men this is only one in seven (14%). Clear gender differences are also evident when it comes to uncertainty: Fifteen percent of women attribute their delegation of financial decisions to uncertainty about financial topics, compared to just 5% of men. Traditional gender roles are explicitly mentioned by 12%, whereas a lack of time is rarely cited (2%).

Reasons for making financial decisions

Why do you let your partner make financial decisions?

in % women residents of Switzerland aged 16 and over whose partner performs at least one task predominantly
Multiple mentions possible



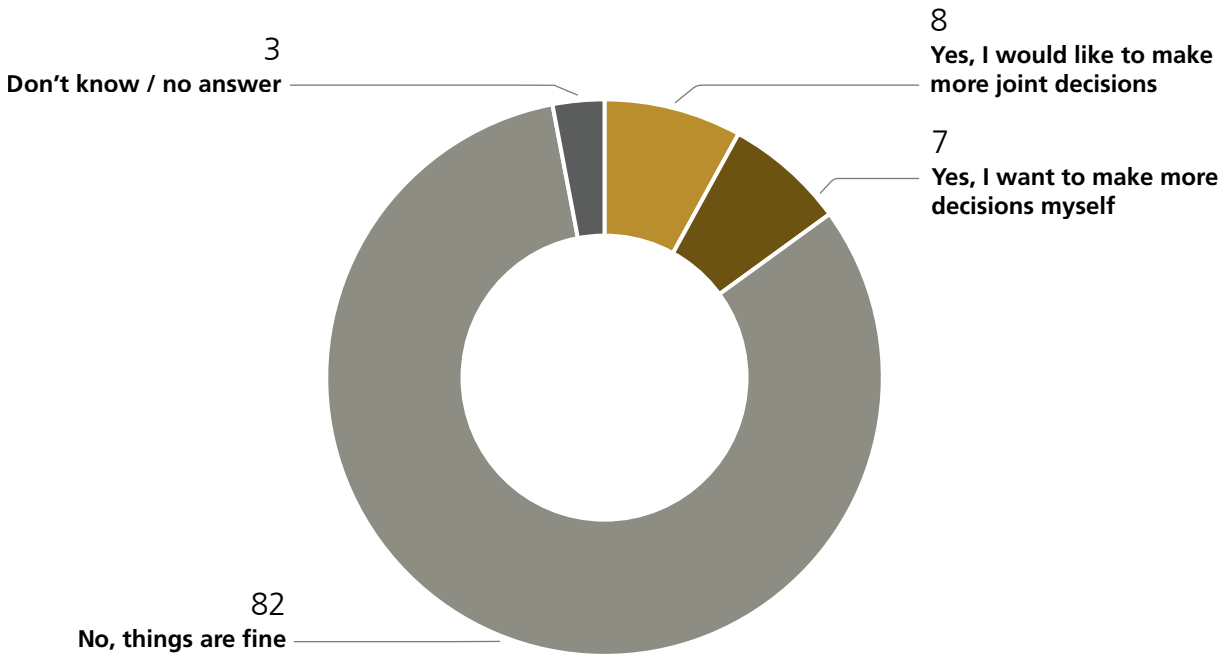
Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 299)

The current division of responsibilities is acceptable for the vast majority of respondents whose partner predominantly performs at least one financial task. A total of 82% say things are good the way they are. A desire to change the situation remains the exception. While 8% would like to make more decisions together, 7% would like to make more decisions themselves.

Desire for balance in financial decisions

Do you want financial decision-making to be more balanced in your partnership?

in % women residents of Switzerland aged 16 and over whose partner performs at least one task predominantly



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 299)

Chapter 6

Cluster analysis

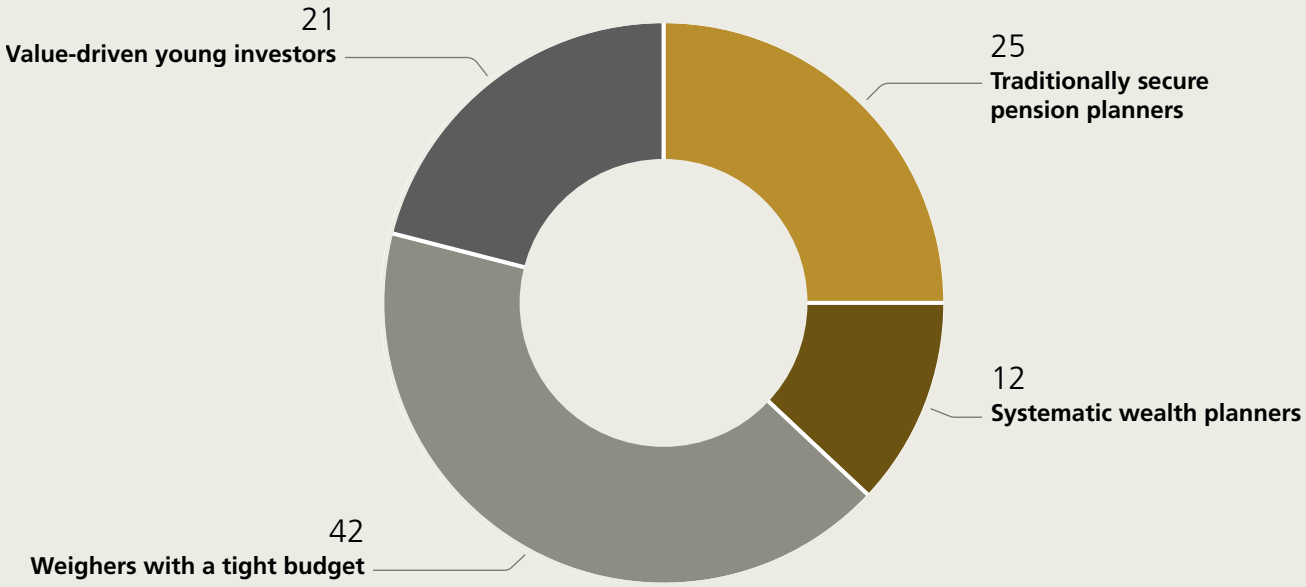
The surveyed female residents of Switzerland aged 16 and over were divided into four distinct groups based on various statements and behaviors related to finance and investing, using cluster analysis. The goal was to visualize typical patterns in dealing with money, retirement planning and investments and to group similar profiles together.

The largest group, at 42%, are *weighers with a tight budget*. They account for more than two fifths of the respondents and strongly shape the overall picture. A fair distance behind are *traditionally secure pension planners*, who make up a quarter of respondents. About one in five women (21%) are *value-driven young investors*. The smallest group, at 12%, are the *systematic wealth planners*.

Cluster analysis – cluster sizes

Size of the identified clusters

in % women residents of Switzerland aged 16 and over



Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 811)

EXPLANATION: Cluster analysis groups people into clusters based on their responses. It does not specify how these groups should be composed. Instead, the method recognizes which people are similar in their response behavior and groups them together. This results in answer-based types that show characteristic patterns in dealing with finances. The advantage of this methodology is that complex data can be prepared or condensed in an understandable way.

The four clusters identified differ significantly in terms of life phase, financial starting position and attitude to financial investments.

Traditionally secure pension planners are predominantly middle-aged, relatively high-earning and generally conservative who are usually married. Financial security is their main priority, especially with regard to retirement. Accordingly, their decision-making style is cautious. Their approach to financial matters is careful and they tend to avoid rather than seek out risks.

Systematic wealth planners are also often middle-aged and affluent but politically more in the center. A large proportion of them are single or in a relationship and, in addition to security considerations, consistently pursue long-term wealth accumulation. Their approach to financial matters is strategic and forward-thinking. They make decisions based on solid information, consciously assessing risks and taking them deliberately where necessary.

A different picture emerges in the largest group: *weighers with a tight budget*. They tend to be older, have lower incomes and are politically conservative, with many being married. While security remains central, flexibility and rapid availability of resources are equally important. They make financial decisions cautiously and based on solid information, but always in the context of limited options.

In contrast, *value-driven young investors* represent a younger, mostly single group with a medium income and a rather left-leaning political orientation. In addition to security and long-term wealth accumulation, sustainability plays a central role for them. They also make strategic and informed decisions but link their financial choices more closely to their personal values and visions for the future.

Cluster	Weighers with a tight budget (42%)	Traditionally secure pension planners (25%)	Value-driven young investors (21%)	Systematic wealth planners (12%)
Socio-demographic characteristics	– older – lower income – more middle class – mainly married	– middle-aged – higher income – more conservative – mainly married	– younger – middle income – slightly left-leaning – mainly single	– middle-aged – higher income – politically in the center – single / in a relationship
Important aspects when investing money	– security – flexibility / availability	– security – preparation for retirement	– security – long-term asset building – sustainability	– security – preparation for retirement – long-term asset building
Decision-making style regarding financial questions	– cautious – well informed / careful	– cautious	– cautious – strategic / forward-looking – well informed / careful	– risk-aware – strategic / forward-looking – well informed / careful

Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 811)

The cluster analysis also analyzed the reasons that prevent women from investing money or lead to them delaying financial decisions. Both common patterns and cluster-specific differences become apparent.

The feeling of not having enough money to invest is clearly central across all four groups. Between 36 and 43% mention this point, most frequently the *value-driven young investors* (43%), and least often the *systematic wealth planners* and *weighers with a tight budget* (each 36%). The fact that even strategic and relatively high-income women emphasize this aspect suggests that the perception of financial scarcity is not only a matter of actual income, but also of a focus on security.

More pronounced differences emerge in risk perception. About one third of *value-driven young investors* (34%) and *traditionally secure pension planners* (31%) report feeling uncertain due to risks. For *systematic wealth planners*, however, this applies to only one in five women (20%). The fear of making mistakes is less common among *weighers with a tight budget* than among the other groups. Although they tend to have lower incomes, their primary concern is likely to be the real constraints on their financial resources rather than the fear of making the wrong decision.

Barriers to investment – cluster analysis

What might be stopping you from investing money or causing you to postpone financial decisions?

in % women residents of Switzerland aged 16 and over, share of mentions
Multiple mentions possible

0 50

	Traditionally secure pension planners	Systematic wealth planners	Weighers with a tight budget	Value-driven young investors
I think I don't have enough money to invest.	39	36	36	43
I'm unsure about the risks.	31	20	23	34
I don't trust banks or financial institutions enough.	25	22	21	18
I'm afraid of doing something wrong.	24	20	12	25
I don't know enough about investments.	21	21	20	23
I have other things in my day-to-day life that are more important.	19	20	17	21
I don't have enough time for this.	18	11	9	22
I find financial issues complicated.	16	16	17	21
I don't have a contact person to help me.	11	8	5	5
I don't know where or how to start.	9	10	6	14

Source: gfs.bern, Women's Perspectives – a study by the UBS Worry Barometer, December 2025 – January 2026 (n = 811)

Synthesis

Below, we provide a summary of the findings:

Fixed costs determine the worry profile

When women are spontaneously asked about the things that currently trouble them the most in day-to-day life, their health tops the list (37%). In addition to their own health, one woman in four is also specifically concerned about healthcare costs. The financial burden is therefore not a marginal issue but a broad one, as a large proportion of women currently face financial challenges of one kind or another. The causes are clear: health insurance premiums, taxes and housing costs dominate the list. Spending, shopping and debt, on the other hand, rank much lower. Financial strain is therefore primarily experienced as structural pressure from fixed basic expenses and not as a result of poor personal decisions.

Good money management and high income influence satisfaction

Satisfaction with their personal and private life is generally high for women in Switzerland. For the majority, home, friendships, family and leisure form a stable foundation for a good life. By contrast, their assessments of their own financial situation, future prospects and the development of society are significantly more cautious. The close connection between financial self-assessment and life satisfaction is especially remarkable: Women who rate their handling of money as "very good" are noticeably more satisfied with their lives than those who perceive themselves as only "good" or "uncertain". A higher income also contributes significantly to life satisfaction. In addition to education and social integration, financial aspects also prove to be relevant to life satisfaction. Good money management not only affects an individual's budget, but also their sense of well-being.

Financially challenged, but getting advice remains the exception

Almost two thirds of women face financial challenges. However, their responses usually remain within their own sphere of action: reducing expenses, drawing up budgets, postponing purchases. Discipline and control are paramount. Structural levers such as investments, wealth building or professional advice are employed significantly less often. Although bank advice is among the leading sources of information, a significant share of those surveyed (28%) do not actively seek information at all. Overall, seeking outside help remains the exception, even though financial issues are a concern for many. This reveals a contradiction: Financial matters are a concern in everyday life, but only a minority take the step of seeking professional guidance.

Security before returns

Women's interest in investments is moderate and significantly lower than that of men. Only 53% of women currently invest, with 16- to 39-year-olds relying primarily on ETFs and an increasing likelihood of investing in stocks or real estate as they age. Investing behavior is dominated by one clear motive: For women, security clearly takes precedence over returns or growth-oriented goals. Women therefore see investments primarily as a means of achieving security and less as a way of providing for retirement or maximizing returns, although it is precisely this mechanism that could potentially lead to more financial security through wealth accumulation. Financial independence is also not sufficient to motivate a large proportion of women to deal with finances, although 93% consider it to be important.

"Not enough money" – the main barrier to pension savings and investing

The main barrier to dealing with retirement provision or investing money is a lack of financial leeway. Women cite this reason much more often than men. The assumption that you need a lot of money to be able to invest acts as a key obstacle. Additional barriers include uncertainty about risks, perceived knowledge gaps and the feeling of being overworked and having too little time for investing.

There is an awareness of financial topics, but they compete with everyday stresses and limited resources. The fact that only a minority of 40% engage with financial topics out of intrinsic interest is an indication that investments are made less out of conviction and are more motivated by the need for financial security.

Organizational responsibility, but reluctance to make strategic decisions

In the household, women often take over financial organization, for example paying bills or filling out the tax return. However, strategic decisions are usually made jointly. If tasks are delegated, this is usually on the basis of trust or due to the partner's perceived competence. At the same time, more than eight out of ten women trust themselves to handle money well or very well.

This high level of self-confidence is in contrast to the observed reluctance to invest. However, a lack of involvement in retirement planning or investments is not primarily an expression of a lack of confidence in their own ability but is linked in particular to a focus on security, the resources at their disposal and everyday responsibilities.

The team from gfs.bern

gfs.bern AG
Effingerstrasse 14
CH-3011 Bern
+41 31 311 08 06, info@gfsbern.ch, www.gfsbern.ch

Lukas Golder

lukas.golder@gfsbern.ch

Co-Head and Chairman of the Board of Directors of gfs.bern, political and media scientist, MAS FH in Communication Management, NDS HF Chief Digital Officer, lecturer at the University of Lucerne and the KPM University of Bern
Specialist areas: integrated communication and campaign analyses, image and reputation analyses, media analyses / media impact analyses, youth research and social change, referendums, elections, modernization of the state, health policy reforms

Publications in anthologies, trade magazines, the daily press and on the internet

Cloé Jans

cloe.jans@gfsbern.ch

Operations Manager and Media Spokeswoman, political scientist
Specialist areas: image and reputation analyses, youth and social research, referendums, campaigns, elections, issue monitoring, accompanying research on political topics, media analyses, health policy reforms and questions, qualitative methods

Sophie Schäfer

sophie.schaefer@gfsbern.ch

Project Leader
Specialist areas: political communication, society, issue monitoring, social media, data analysis, quantitative and qualitative methods

Luca Keiser

luca.keiser@gfsbern.ch

Junior Data Scientist
Specialist areas: data analysis, programming, visualization, research, quantitative and qualitative methods

Roland Rey

roland.rey@gfsbern.ch

Project Member / administration
Specialist areas: desktop publishing, visualization, project administration, presentation administration

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Cloé Jans, Lukas Golder, Sophie Schäfer, Luca Keiser

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Claudia Paluselli, Joël Frey, Ilona Fäh, Nadine Myslek, Isabelle Jubin, Bettina Wyser, Cécile Rietschi, Jari Krucker, David Baltensperger

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