



Young Money Matters

POLAND • SEPTEMBER 2025



Publisher's Letter

Welcome to our second edition of Young Money Matters, a survey of young people and their money in the Czech Republic, Poland and Romania, the three largest markets in which Cook Communications operates.

YMM 2025 is truly independent. The questionnaires upon which the surveys are based were developed in-house by our teams in Prague, Warsaw and Bucharest. We commissioned 3Gem Media Group to conduct the surveys in each country. And we again turned to journalist and editor Nicholas Watson to turn the survey results into coherent and readily understandable reports.

For the 2025 surveys we doubled the sample size to 1,000 people in each country, and weighted respondents against the populations in regions of the Czech Republic, Poland and Romania, thus providing truly national surveys.

Cook Communications has since its founding in 2003 advised clients requiring financial communications support in banking, capital markets, investment companies, investor relations, M&A, private equity, and retail financial services. YMM is a natural extension of our broader communications work.

We take an inquisitive, journalistic approach to YMM. Our questionnaires were designed to harvest basic information, to identify patterns of behaviour, and to raise topics that could be examined in closer detail.

This year we introduced a few questions that reflect current events and trends. In addition to our proprietary data, our reports reference official statistics and other recent surveys to provide context, supplementary information and to corroborate, or challenge, our own surveys' findings. In this way, we can see that young people's living standards are improving; more young people are comfortable with the idea of borrowing; fear of conscription is high; about 70% are open to emigrating; and there has been a rise in the number of people who feel their financial goals cannot be achieved.

We hope that YMM 2025 generates debate within the financial services sector, in the media, and among educators, regulators and, above all, young Czechs, Poles and Romanians.

Joe Cook

Survey Parameters

The main objectives of the 2025 Young Money Matters report were to identify the current financial situation of young people aged between 18 and 35, their attitudes towards money and financial products, and their sources of information on money management.

The online quantitative study that serves as the basis for this year's Young Money Matters report was carried out by 3Gem Media Group between 9–15 May 2025, using questionnaires that were prepared by Cook Communications.

3Gem polled 1,000 Poles aged 18–35, with the largest single group (29%) being 30–35 years old (Millennials). The other three groups (predominantly Gen Z) were: 18–21 (23%), 22–25 (25%) and 26–29 (23%).

In terms of education, 47% of our respondents were university educated, 30% were educated to high school diploma level, and 24% attended vocational school. Those quizzed resided in a diverse range of villages, towns and cities across Poland. The gender balance of respondents was 51% male, 49% female.

Key Findings

- Currently, most (60%) young people in Poland are in full-time employment, increasing to 77% among 26 to 29-year-olds and 80% among 30 to 35-year-olds. Around a third (31%) of young Poles earn less than the national average salary (PLN 8,736.49 per month), while 28% earn more than the national average.
- Over half (56%) live with their family, with this situation more likely among women (65%), 26 to 29-year-olds (63%) and 30 to 35-year-olds (72%). Almost a quarter (23%) live with parents or relatives, predominantly men (29%) and 18 to 21-year-olds (46%).
- The average young Pole has savings of around 2.4 months of their salary. However, a third (33%) admit to having a month or less saved, which rises to almost half (46%) of those on lower incomes and 42% of 18 to 21-year-olds.
- Almost half (44%) receive some kind of financial help from their parents or other family members, with most (74%) receiving PLN 1,700 or less per year.

GDP: \$980 billion
GDP per capita: \$26,810
Population: 36.6 million

Source: 2025 data from IMF, Eurostat

- Food (22%) and rent (18%) are the biggest monthly outgoings, followed by utilities (14%) and savings (13%), with only minor differences across subgroups.
- Saving accounts and cash/current accounts remain the most used financial products. Use of credit cards and cryptocurrencies have risen from last year, while there is increased desire to use crypto in the future. Current usage of crypto is significantly higher among men than women, who are more likely to use savings accounts.
- The fall in interest rates has made borrowing more attractive for more than half (59%) of young Poles, though this drops to 52% among 18 to 21-year-olds. For those who would consider borrowing, personal loans (45%) are the most likely product.
- If young Polish people have any money left over at the end of the month, 45% say they would move this into a savings account, which rises to 53% among those earning an above-average income. Younger people (18-21) are more likely to spend it on lifestyle choices than other age groups (23% vs 16% total young people).
- Around half (52%) feel their standard of living has improved over the past 12 months, up from 40% in 2024. People aged 22-25 and those earning a higher income are more likely than average to feel this. There is an expectation among most (60%) that the cost of living will increase over the next 12 months.
- Owning own home (17%) is the top aspiration for young Poles. Having enough money to be able to provide for themselves and family (15%) and having enough money to not worry about paying bills each month (13%) round out the top three aspirations.
- Most young people (68%) are open to moving abroad to further their career, increasing to 79% among the youngest age group. Within the EU is the top location people would move to (56%), followed by the US (36%).
- Internet searches (50%) are the main source of financial advice and information for young people in Poland, while social networks are used by 39% and parents 36%. Of those who follow online influencers (11%), most (60%) are trusting of them.



Jobs and Income

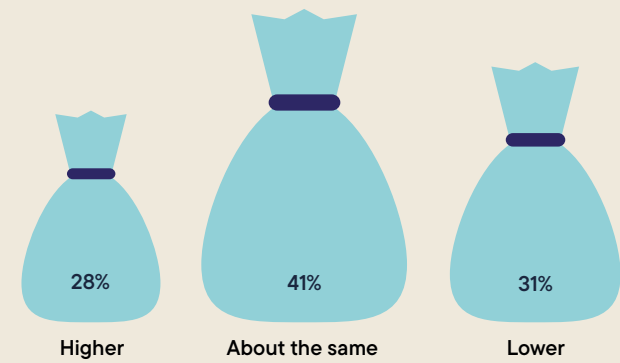
In the 2025 Young Money Matters survey, a majority of young Poles (60%) were in full-time paid employment, with those aged 26 and over being more likely compared to those aged 25 and under. Together with 13% in part-time paid employment and 7% self-employed, the 80% in some kind of employment is above Poland's 72% employment rate (recorded in first quarter 2025) and the OECD average rate of 70%. Our survey found the number of young people unemployed, at 7% (plus 2% not in work), to be higher than the national rate, which in March was a historic low of 2.7%, according to Eurostat, the EU's statistics agency. The EU average unemployment rate was 5.8%, while the youth unemployment rate was 14.5% in the EU.

Poland's economy is the fastest growing among EU member states, posting growth of 3.2% in the first quarter of the year. This kind of sustained growth has meant Poland's economy has effectively doubled in size over the last two decades, at twice the average rate of other OECD countries. This has fed through to wages. Poland's GDP per capita in 2025 – measured in current US dollars – was \$26,810. Twenty years ago, Poland's GDP per capita stood at just 48% of the EU average; by 2023, it had risen to 82%, matching that of Portugal.

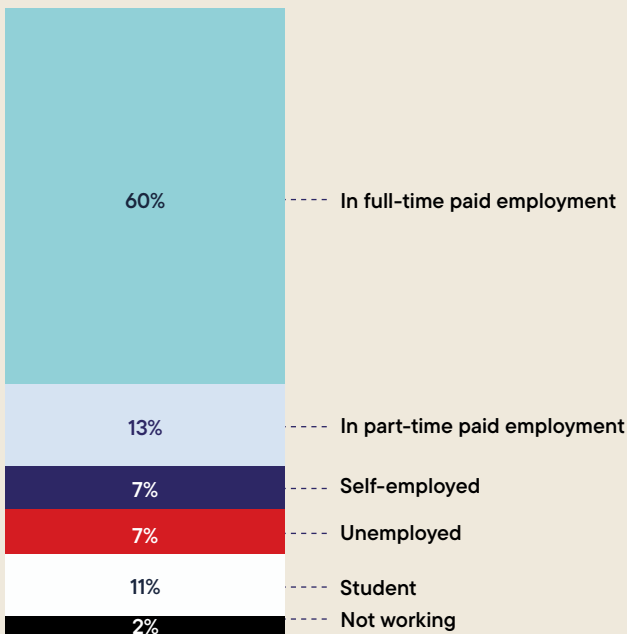
In the 2025 Young Money Matters survey, 69% of respondents now earn at or above the national average salary of PLN 8,736 (€2,058). This compares with just 49% of respondents in last year's survey who earned at or above the national average salary, which was then PLN 7,768. However, this headline figure in our survey hides big disparities: almost half (47%) of 18 to 21-year-olds earn less than the monthly average. Interestingly, 35% of men in the survey earn below the average salary, while just 27% of females do. The gender pay gap in Poland stood at 7.8% in 2023, according to Eurostat, one of the lowest in the EU. Even so, a recent study by the Warsaw Institute of Banking (WIB) and Pollster Research Institute found that 63% of young women surveyed remain concerned about low salaries, with 53% admitting to having experienced difficulty negotiating her salary.

The general rise in wages is, of course, welcomed by Poles of all age groups, including the youth. A survey last year conducted by UCE Research and BLIX Group revealed that most respondents considered a monthly net income of around PLN 4,500 as "satisfactory", meaning that nearly half of Poles (47%) were satisfied with their level of income, a 4-percentage-point increase from the previous year.

Monthly income v national average gross monthly salary

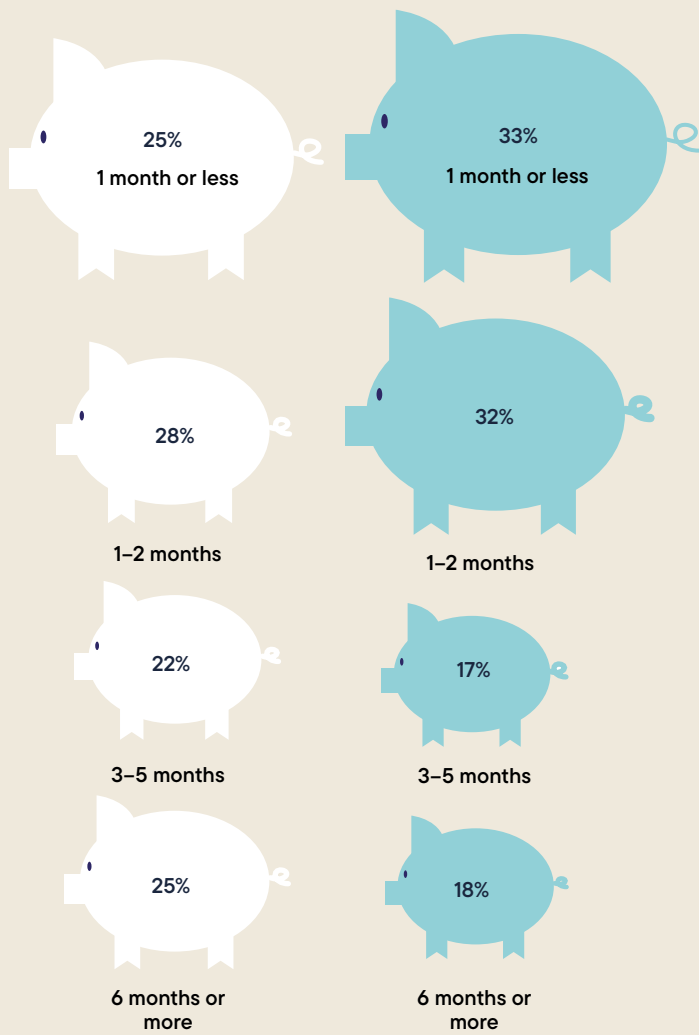


Employment



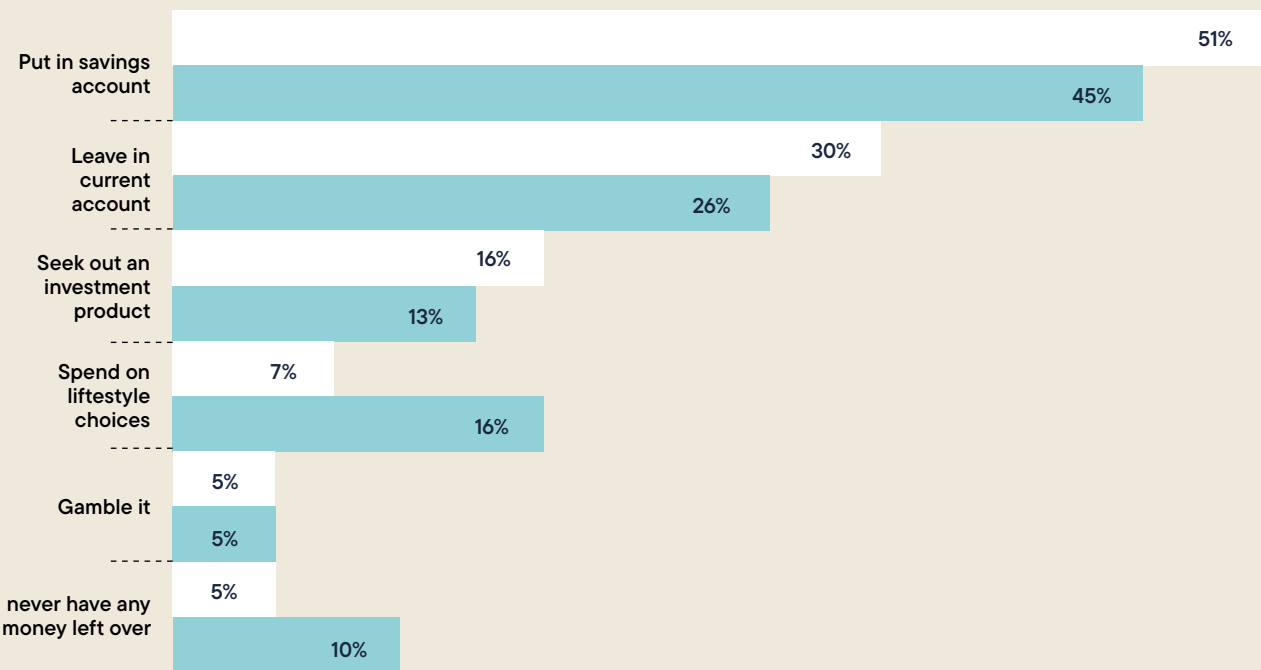
My savings will cover...

● 2024 ● 2025



How I use my spare money at the end of the month

● 2024 ● 2025



How They Spend It

With 72% earning either at or below the average salary and inflation staying stubbornly high (annual inflation in June was 4.1%, above the central bank target ceiling of 3.5%), it's hardly surprising that too many young Poles still rely on the 'Bank of Mum & Dad' for help in meeting their monthly expenses.

According to our 2025 survey, 44% get financial help from family members, with three-quarters (74%) of 18 to 21-year-olds receiving money to tide them over, unsurprising given that almost half (47%) of this age group earn less than the monthly average. In terms of numbers, those receiving financial support from family members are most likely to receive PLN 1,700 or less per year. Only 26% receive more than that amount.

Similar to last year's Young Money Matters survey, given the steep rise in food prices and housing costs, young Poles spend most of their money on food and rent, with this being consistent across all demographic groups. On average, just over a fifth (22%) of their monthly income goes on eating, with this percentage being higher among those earning less than the national average (24%) and those in the highest age bracket (23%).

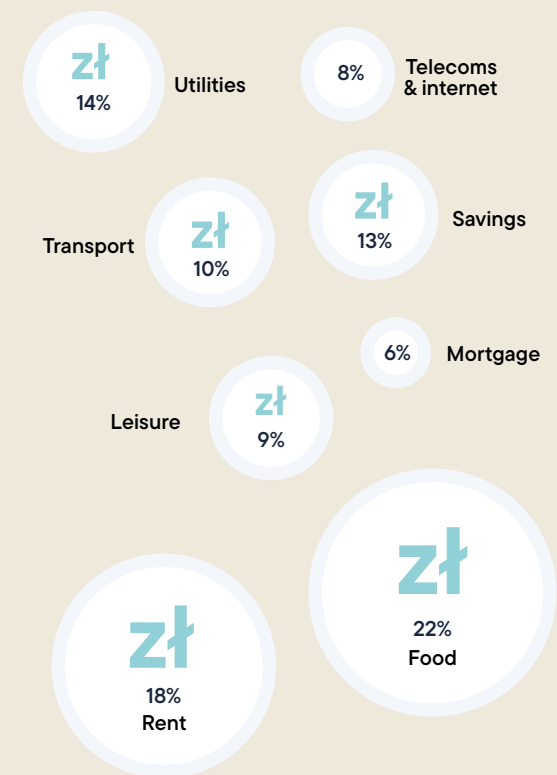
Despite electricity prices being capped since 2023 – a measure extended to the end of 2025 – energy inflation was still running at 8.8% in early 2025 and utilities (electricity, gas, water) remain the third highest monthly expenditure for young people, accounting for an average of 14% of monthly income.

Respondents to our survey said they save, on average, 13% of their monthly income, down from 17% in the 2024 Young Money Matters survey. The amount saved each month was greatest (15%) among the higher income group and, curiously, those in the youngest age cohort of 18–21. However, one in ten (10%) of young Poles admit that they never have any money left over at the end of the month, with the lower income group feeling this most acutely (17%).

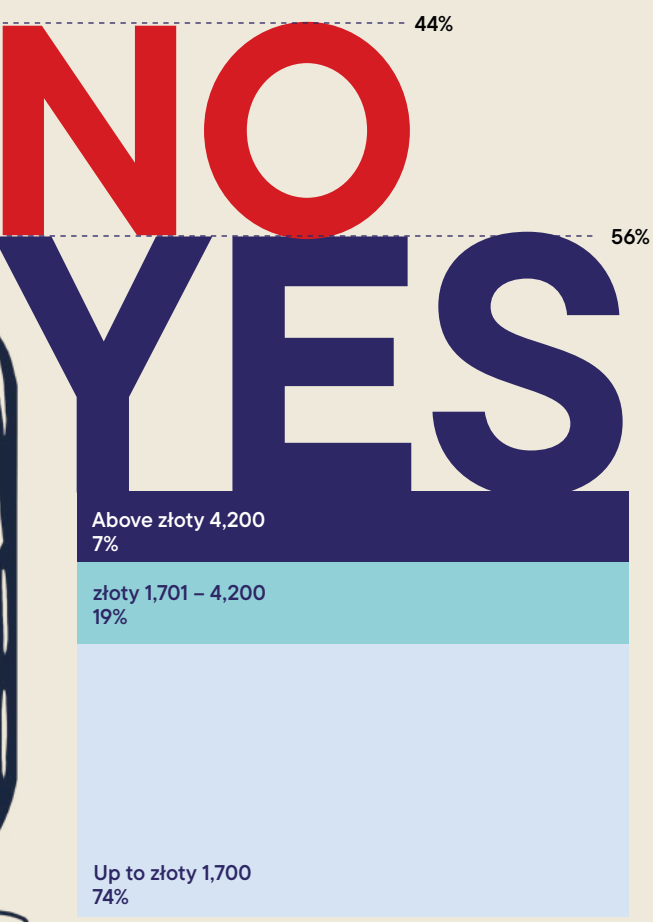
This translates into a lack of an adequate financial cushion for too many young Poles as high living and housing costs and poor pay take their toll. On average, a young Polish adult claims to have 2.4 months' living expenses in savings, but a third (33%) said they have less than a month's worth of living expenses saved, which rises to 42% of 18 to 21-year-olds and 46% of those on lower incomes. This story is repeated in other studies: one commissioned by the BIG InfoMonitor Debtors Register found that while 83% of Poles have some savings, these are often so small that 33% could survive on them for no more than a month. Meanwhile, 17% of Poles declared having no savings at all.

Among the remaining 78% who do have money left over at the end of the month, 45% move it into a savings account and 26% leave it their current account. Gambling and lifestyle choices account for another 21%. That leaves 13% who would seek out a financial investment product (increasing to 18% among men and high earners), which is slightly down from our 2024 survey that found 16% would seek out a financial investment product.

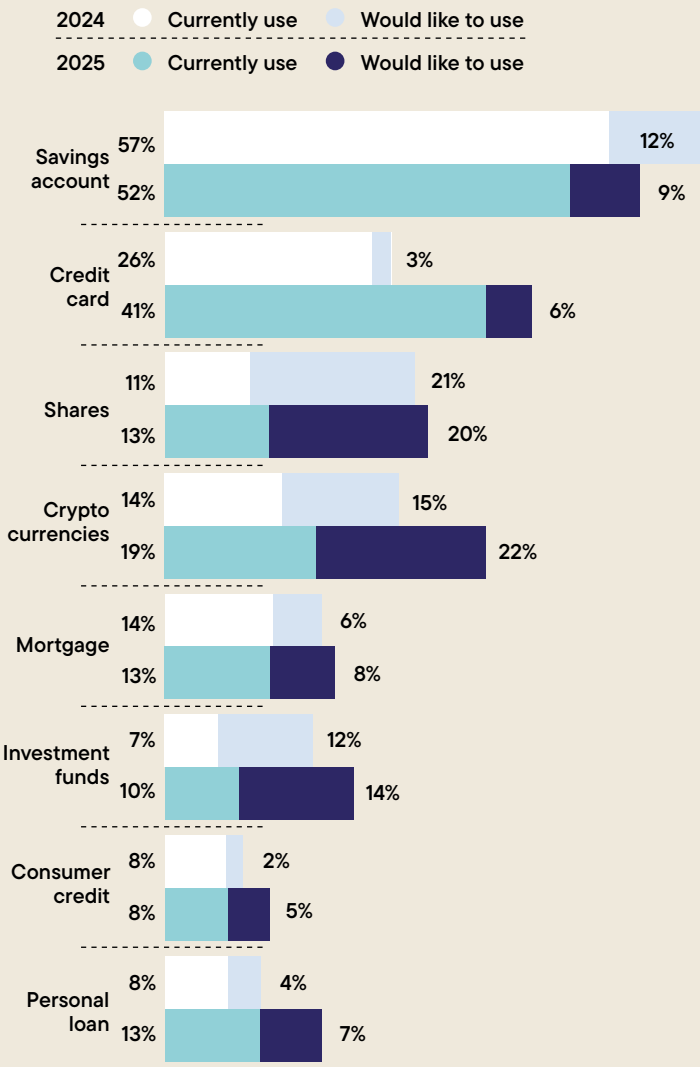
Where my money goes...



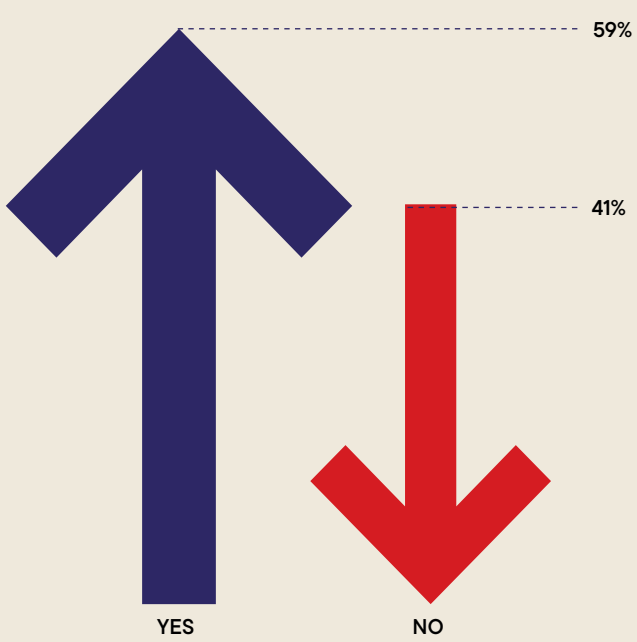
Help from family?



My financial products...



Has fall in interest rates made borrowing more attractive?



Where They Save It

Of those who said they would use any monthly savings to seek out a financial investment product, current and savings accounts remain the most used financial product/service in 2025, though both have declined since the 2024 Young Money Matters report.

There has been a marked increase in credit card usage between 2024 and 2025 (from 26% to 41%), perhaps as a result of the decline in interest rates and the more openness of Millennials and Gen Z to credit, particularly for specific goals. The decrease in interest rates has made borrowing more attractive for more than half (59%) of young people in Poland, however this falls to 52% among 18 to 21-year-olds. Personal loans are the products most likely to be considered, followed by overdrafts and credit cards.

Inevitably, this is impacting on overdue debt in Poland, which reached PLN 84.7 billion as of the end of 2024, up by nearly PLN 1.2 billion over the previous year. The average overdue debt per individual increased to over PLN 33,400 in 2024, up from PLN 31,400 the previous year – equivalent to almost four months' average salary. However, another survey of Poles aged 18-24 by BIG InfoMonitor and the Credit Information Bureau (BIK) in May found that the outstanding debt of this age group had decreased by PLN 172 million compared to the previous year, with 65% of young people declaring they had no financial arrears.

The popularity of lower yielding assets like bonds or term deposits among young Poles was either unchanged or in decline in this year's survey, while higher yielding ones like shares (11% using in 2024 vs 13% in 2025) or more dramatically cryptocurrencies (14% vs 19%) grew in popularity. Almost a quarter (22%) of respondents said they were interested in using cryptocurrencies, with that figure rising to 26% amongst men.



Home Truths

There's little doubt that housing remains not only one of the biggest outlays for young Poles, but also a major source of worry and aspiration.

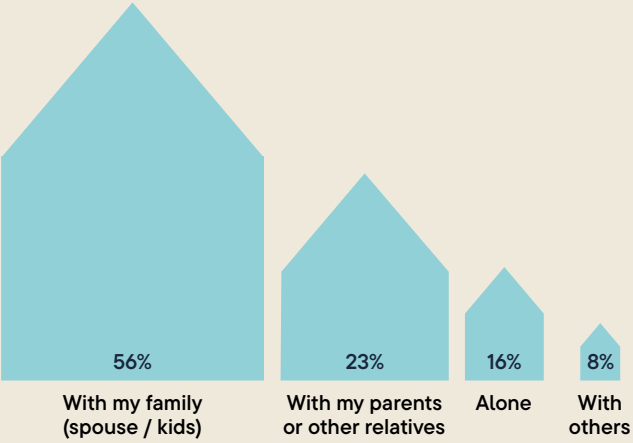
In our survey, more than half (56%) of young Polish people are living with their families (spouse/kids), however almost a quarter (23%) still live with parents or other relatives, which is down from the 32% recorded in last year's survey. Predictably, older age groups (26 to 35-year-olds) and higher income earners are the most likely to live with their spouse/kids, while 18 to 21-year-olds and lower earners are more likely to live with parents/other relatives. The number of young Poles currently using a mortgage has fallen from 14% in last year's survey to 13%, though interest in such a financial product remains high (6% vs 8% in 2025) as home-owning is now the top aspiration (17%) for those young people surveyed. They'll be lucky – the housing situation in Poland, especially in the capital and other large cities, remains desperate for first-time buyers.

The [Deloitte Property Index](#) report for 2025, which calculates the affordability of owner-occupied housing by looking at the number of average gross annual salaries required to purchase a standardised new home with an average size of 70m², puts Warsaw as the 17th least affordable city for home ownership among the 28 countries surveyed. A standard new dwelling purchase in the Polish capital requires the equivalent of 9.7 gross annual salaries. Wrocław is just two places below at 9.3 salaries. That said, there appears to be some cooling in Poland's housing market, with annual house price growth slowing to 10.4% in the final quarter of 2024, down by 4 percentage points from the previous quarter, according to [Eurostat](#). Even so, it still saw the sixth-largest rise among EU member states, behind Bulgaria (18.3%), Hungary (13.0%), Portugal (11.6%), Spain (11.4%) and the Netherlands (10.8%).

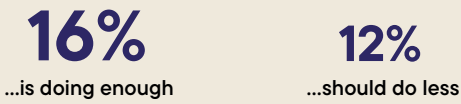
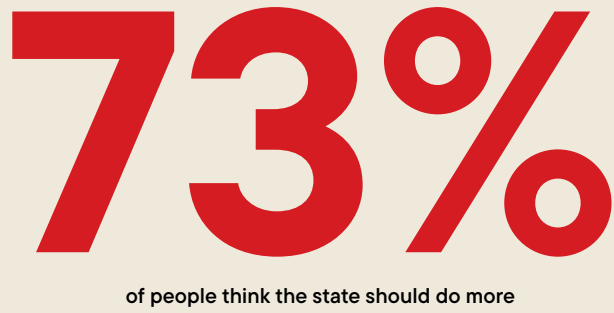
The rental situation is even worse, particularly in Warsaw, where the average monthly rental cost of €179/m² is ahead of even that in Prague, Brussels, Marseille and Hamburg. The rise in rents is attributed to a [sharp decline](#) in the number of available rental properties, which in the seven largest Polish cities were down 17% year-on-year in the last quarter of 2024.

No surprise, then, that most young Poles (73%) feel the state should be doing more to support people with affordable housing, especially women (77%) and those earning less than the average income (77%). This has become a big political issue. Polls have shown a marked fall in young Polish people's satisfaction with Prime Minister Donald Tusk's coalition government, which failed earlier this year to agree on reintroducing a subsidised mortgage scheme for first-time buyers, despite pledging to do so.

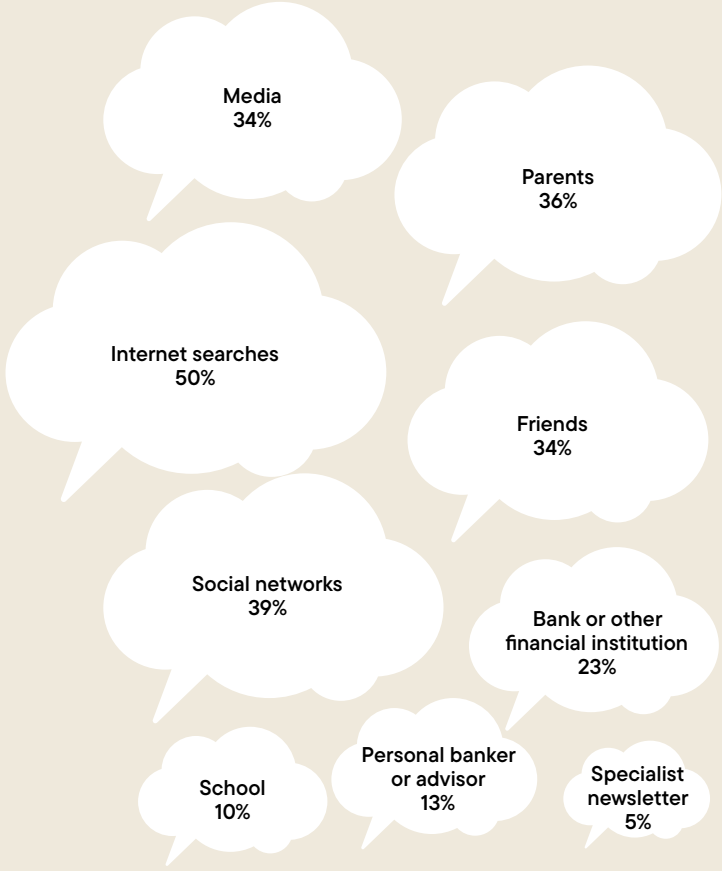
Where I live...



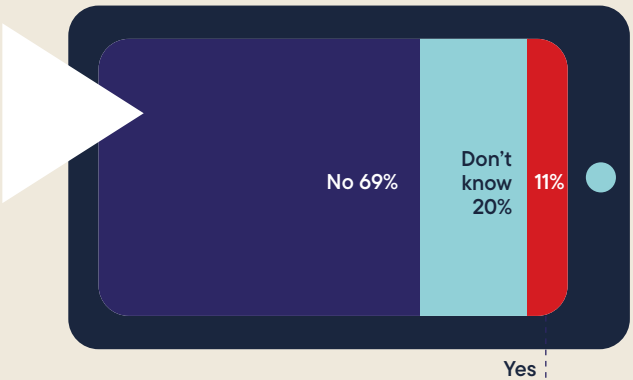
The state and affordable housing



Where I get my info...



Do you follow a 'finfluencer'?



Knowledge and Learning

Our 2025 Young Money Matters survey shows that young Polish people's financial habits are still developing, arguably in a positive direction. Some experts [point to](#) the relatively low level of debt among Polish youth as showing that financial education from an early age pays off both individually and socially.

Internet searches (50%) are the most used source of information among young Poles to get advice on managing their finances, followed by social networks (39%). The youngest age group (18 to 21-year-olds) are more likely than average to ask their parents for advice on finances (48%), while those earning a higher-than-average income are more likely to have a personal banker or financial advisor (18% vs 13% average).

School remains very low on the list with just 10% choosing it as a source of information. Poland's Ministry of Finance is looking to change that with its "Lessons on Finance" (Lekcje o finansach) programme, which is designed to boost financial literacy among primary school kids. It includes at least three finance lessons integrated into the general curriculum plus an optional educational excursion to a public financial institution, which is funded up to 80% by the government.

There are indications from our survey that the rise of the financial influencer/blogger, the so-called 'finfluencer', may have peaked. After nearly one-quarter (23%) of respondents in last year's survey said they follow at least one financial influencer online, this figure had fallen to 11% in this year's survey. Of those who follow influencers, most (60%) are trusting of the advice provided; few (5%) are very sceptical.

Fears, Hopes and Getting Ahead

A majority of young Poles in our 2025 survey believe that their standard of living has improved over the past year (52% vs 40% in 2024 survey), which has kept the percentage of those feeling that their financial aspirations are achievable stable at 71% (vs 70% in 2024).

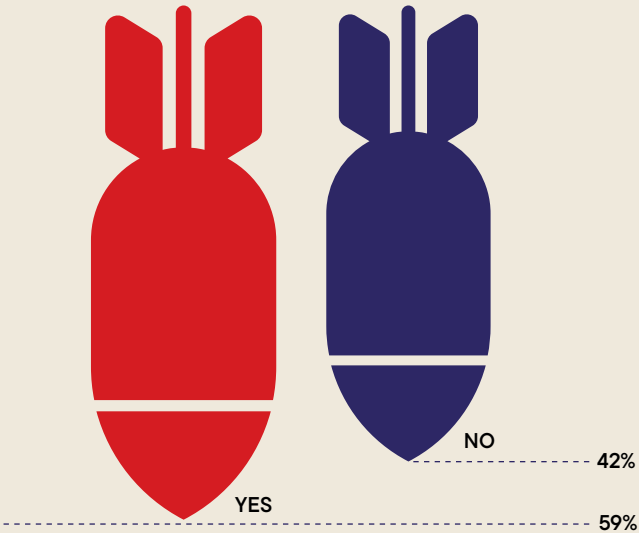
The main reasons given by the 13% (11% in 2024) who don't think their financial aspirations are achievable were the high cost of living (41%), inability to earn enough (39%), and inflated house prices and too-high taxes (both 34%). Those who don't think their financial aspirations are achievable could rise further in the year ahead, as most respondents assume the cost of living will increase over the coming year (60%), while few see it decreasing (8%). This is backed by Deloitte Global's *2025 Gen Z and Millennial Survey*, which found that half of Gen Zs (48%) and Millennials (46%) say they do not feel financially secure, up from 30% of Gen Zs and 32% of Millennials in last year's survey.

Further affecting young Polish people's optimism is the war raging in next-door Ukraine and fears of conscription. Around three in five (59%) young Poles worry conscription will be reintroduced, which is felt most acutely by the 22-25 age group (67%). This is having an impact on spending and saving choices for most young Poles (62%), leading 41% to save more in case of emergencies.

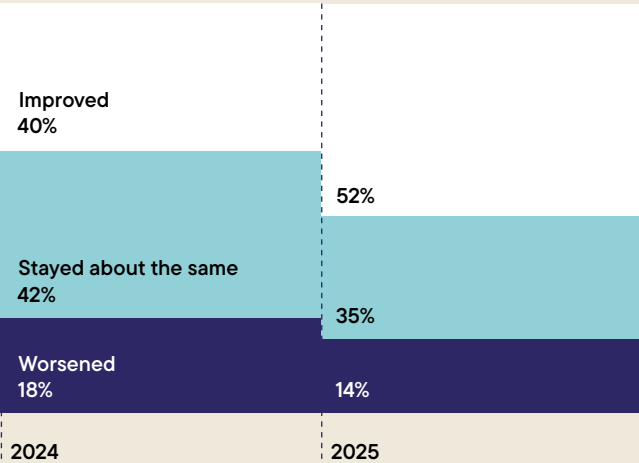
'Owning my own home' is now the top aspiration for young Polish people (17%) in 2025. 'Having enough money to be able to provide for myself and my family', last year's top aspiration, drops into second place (15%) in this year's survey, followed by 'having enough money to not have to worry about paying my bills each month' in third (13%). These remain in this year's survey as the top three aspirations among young Poles.

One perceived way of getting ahead in life is to emigrate, with 68% of young Poles saying they would be willing to move abroad to further their careers or increase their income. Over half (56%) would move to another EU member state and over a third (36%) to the US. Less popular destinations were Canada/Australia/New Zealand (13%) and Asia (5%).

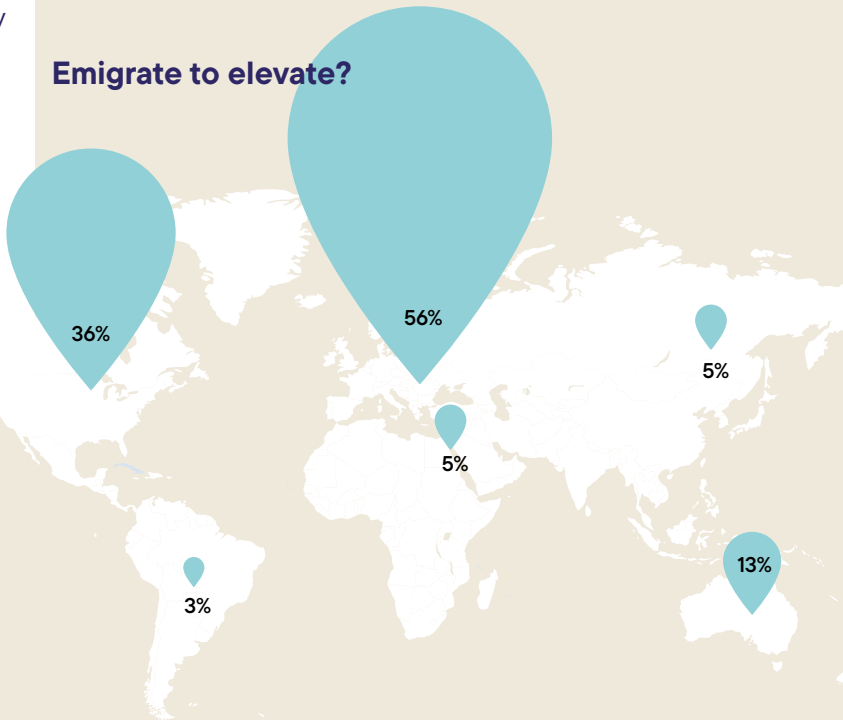
Call up concerns: does conscription worry you?



Change in standard of living in the last 12 months



Emigrate to elevate?



Where do we go from here?

Issue	Data from YMM 2025	Plan of action	
		Short term	Long term
Low housing independence	56% live with their family, including 65% of women, 63% of those aged 26-29, and 72% of those aged 30-35. Additionally, 23% live with parents or other relatives (29% of men, 46% of those aged 18-21).	Create online guides explaining rental rights, contracts and basic costs. Set up a central housing portal with verified, affordable rental listings. Launch local campaigns encouraging co-living or flat-sharing.	Expand access to preferential mortgages for under-35s. Develop affordable rental housing through public-private partnerships. Integrate housing support into national youth strategies.
Insufficient savings	Average savings equal approx. 2.4 months' salary, but 33% have savings for only one month or less. This rises to 46% among low-income earners and 42% among the 18-21 age group.	Promote savings challenges via social media or banking apps. Offer small rewards (e.g. cashback, vouchers) for hitting monthly savings goals. Provide free digital tools to help track spending and build basic budgets.	Introduce matched savings schemes for young or low-income users. Offer tax incentives for consistent saving habits. Include savings literacy in national education and employer onboarding programmes.
Dependence on financial support from parents	44% receive financial help from family, with 74% of them getting up to PLN 1,700 annually.	Distribute simple budgeting templates via schools, social media and employers. Promote part-time job platforms designed for students and early-career workers. Highlight success stories of financial independence to shift social norms.	Expand subsidised internships and entry-level job grants. Offer "start-up funds" for young people moving out from family homes. Provide fiscal incentives for employers hiring young workers into full-time roles.
Difficulty achieving financial goals due to high cost of living	13% say their goals are unattainable due to high living costs (41%) and low income (39%). 60% expect expenses to rise over the next year.	Share practical budgeting tips and cost-of-living calculators via mobile apps. Collaborate with local governments to offer discounts on transport or food. Curate a list of free or discounted services for young adults (housing, healthcare, study).	Support youth access to higher-paid jobs through subsidised courses and credentials. Develop remote and flexible job sectors for young workers. Explore mechanisms to regulate key living costs like rent and energy.
Insufficient financial education and power of media/influencers	Main sources of financial info: search engines (50%), social media (39%), parents (36%). 11% follow influencers; 60% of them trust their advice.	Collaborate with well-known influencers to share basic financial facts. Create a verified content label or badge for credible financial advice. Launch short, relatable video explainers on key financial topics.	Make personal finance education mandatory in schools and colleges. Set national standards for online financial education and influencer transparency. Build a public portal for clear, trusted financial guidance for young people.

build your brand awareness
raise your profile get your news out **argue your case**
enhance your reputation monitor your competitors
analyse the media **tell your story**
map your stakeholders
enter new markets explain your position
maintain your visibility
support your business development
address your audiences **& plan your event**
promote your product or service
act as your media office

How can we help you?

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Notes and further reading

<https://www.cook-comm.com/files/young-money-matters-pl-en-final.pdf>

<https://ec.europa.eu/eurostat/web/products-euro-indicators/w/3-02052025-bp>

https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Gender_pay_gap_statistics

https://bank.pl/ponad-60-proc-mloдых-polek-obawia-sie-niskich-zarobkow-a-co-druga-braku-stabilnosci-zatrudnienia/?utm_source=chatgpt.com

<https://www.deloitte.com/cz-sk/en/Industries/real-estate/research/property-index.html>

<https://wbj.pl/survey-shows-poles-increasingly-satisfied-with-their-earnings/post/143576>

<https://serwisy.gazetaprawna.pl/finanse-osobiste/artykuly/9795771.zaskakujace-wyniki-badan-mlodzi-polacy-lepiej-zaradzaja-finansami-n.html>

https://www.deloitte.com/global/en/about/press-room/deloitte-2025-gen-z-and-millennial-survey.html?icid=top_deloitte-2025-gen-z-and-millennial-survey

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