

# Young Money Matters

ROMANIA • 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 Romanians aged 18–35, with the largest single group (32%) being 30–35 years old (Millennials). The other three groups (predominantly Gen Z) were: 18–21 (24%), 22–25 (22%) and 26–29 (22%).

In terms of education, 25% of our respondents were university educated, 53% were educated to high school diploma level, and 22% either attended vocational school or gained a post-high school vocational education. Those quizzed resided in a diverse range of villages, towns and cities across Romania. The gender balance of respondents was 49% male, 51% female.

## Key Findings

- Most young Romanians are in some form of employment, with just over half (54%) employed full-time. This rises to 62% among males, 66% among 26 to 29-year-olds and 67% among 30 to 35-year-olds.
- Nearly half (46%) earn about the same as the national average (RON 8,932 per month), while 19% earn more and 35% earn less. 18 to 21-year-olds are more likely to report a below-average income (44%), as are 42% of women.
- Over half (55%) live with family (spouse/kids). Just under a third (30%) live with parents or other relatives, but this arrangement accounts for 49% of 18 to 21-year-olds. 82% believe the state should do more in terms of affordable housing.
- More than half (59%) only have enough money saved to sustain themselves for a month or less, with the average being 1.3 months. Even those on higher incomes only have an average of 1.9 months of living expenses. A quarter of young people say they never have any money left over at the end of the month.

GDP: \$403 billion  
GDP per capita: \$21,420  
Population: 19.1 million

Source: 2025 data from IMF, Eurostat

- Over half (55%) also receive some level of financial help from family. This support declines with age, with 18 to 21-year-olds most likely to receive such help (77%) but just 40% of 30 to 35-year-olds. The amount received is typically anything up to RON 5,000 per year.
- Food accounts for the greatest proportion of young people's income (25%), followed by utilities (16%) and leisure (12%). Rent was in equal 4th place with savings (11%).
- Current accounts (46%), credit cards (39%) and savings accounts (31%) remain the most used financial products, though all have seen a decline since last year's survey.
- The fall in interest rates has made borrowing money more attractive to two-thirds (64%) of young people, with personal loans the product most likely to be considered.
- Almost half (49%) of young people feel their standard of living has improved over the past 12 months, while 18% feel it has worsened. Those on lower incomes are more likely to have been negatively impacted (27%). 68% see a further rise in living costs.
- Three out of five (62%) young people in Romania worry about conscription and military service being reintroduced; concern is greatest among 18 to 21-year-olds (70%) and those who earn an above-average income (73%).
- Having enough money to not worry about paying bills each month (17%), having enough to provide for themselves and their family (16%), and owning their own home (14%) remain the top financial aspirations for young Romanians.
- Given the economic pressures, most (70%) would consider moving abroad to further their career and increase their income. Of those who would move abroad, over half (57%) would move within the EU and nearly a quarter (23%) to the US.
- Although 42% get their financial information from internet searches and 34% from social networks, only 12% follow any financial influencer.



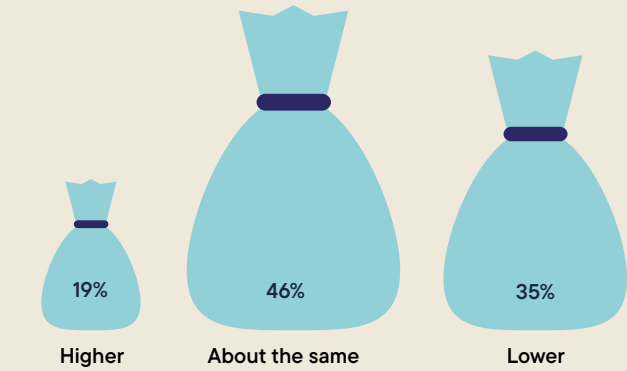
# Jobs and Income

In the 2025 Young Money Matters survey, a majority of young Romanians (54%) were in full-time paid employment, with those aged 26 and over being more likely compared to those aged 25 and under. Together with the 8% in part-time paid employment and 8% self-employed, the 70% in some kind of employment is above the official employment rate of 62.7% (recorded in the first quarter 2025) and consistent with the [OECD average rate](#) of 69.4%.

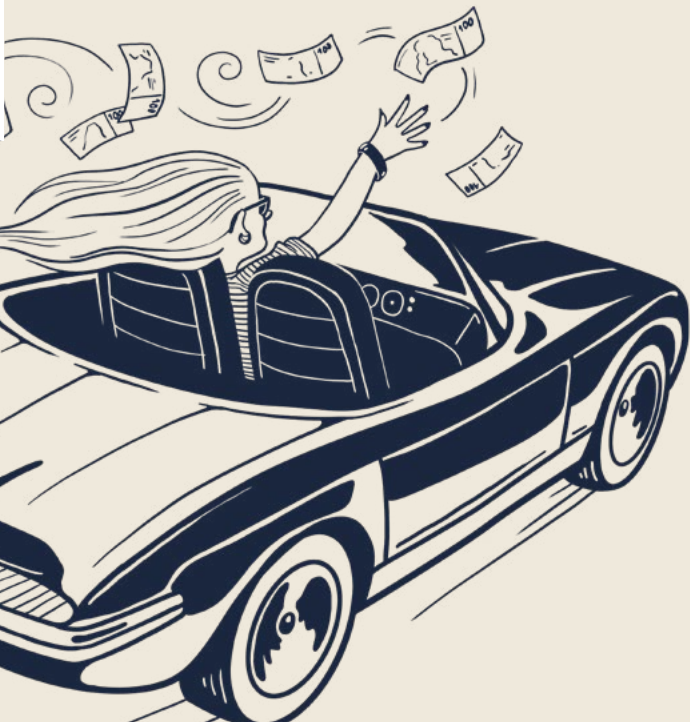
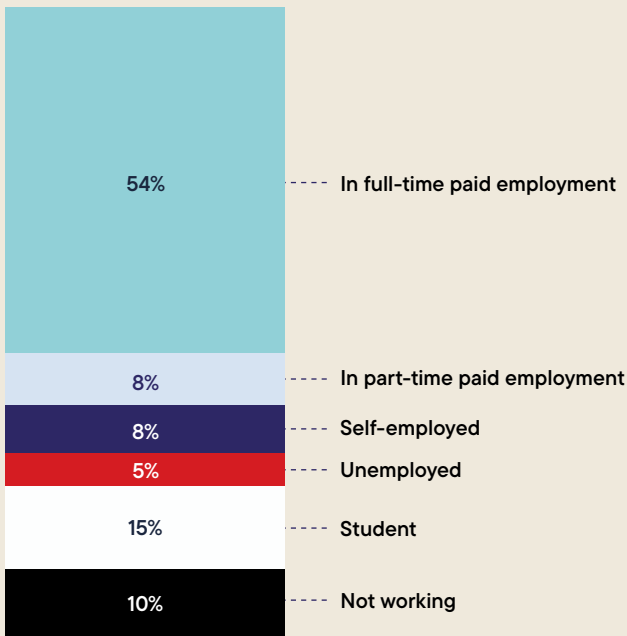
Our survey found the number of young people unemployed at 5%, plus another 10% not in work. This is below the official youth unemployment rate in Romania, which [at 26.3% for people aged under 25](#) makes Romania the EU country with the highest unemployment rate among young people, surpassing states such as Spain and Greece, where youth unemployment has traditionally been a major problem, and the EU average youth unemployment rate of 14.5%. Romania's national unemployment rate in March of 5.5%, according to Eurostat, the EU's statistics agency, compares with the EU average unemployment rate of 5.8%.

Salaries remain poor in Romania, especially for young people. Our survey found that 35% earn below the national average monthly salary of RON 8,932 (€1,759), but this figure rises to 44% in the 18 to 21-year-old age group and 42% of women. A Eurostat [survey](#) released in June showed that Romania had the second highest share of young people (aged 15-29) who faced severe material and social deprivation at 14.7%. Only Bulgaria had a larger share at 17.2%, while the EU average was 5.8%. In general, Romanians remain dissatisfied with their salaries – a June [survey](#) by eJobs found that four in ten Romanian employees (39%) are dissatisfied with their current salary and feel financial pressure in their daily lives. Romania's gender pay gap, on the other hand, has traditionally been low. A Eurostat [survey](#) found that Romanian women's gross hourly earnings in 2023 were on average just 3.8% below those of men, one of the lowest in the EU, where the average gap is 12.0%.

## Monthly income v national average gross monthly salary

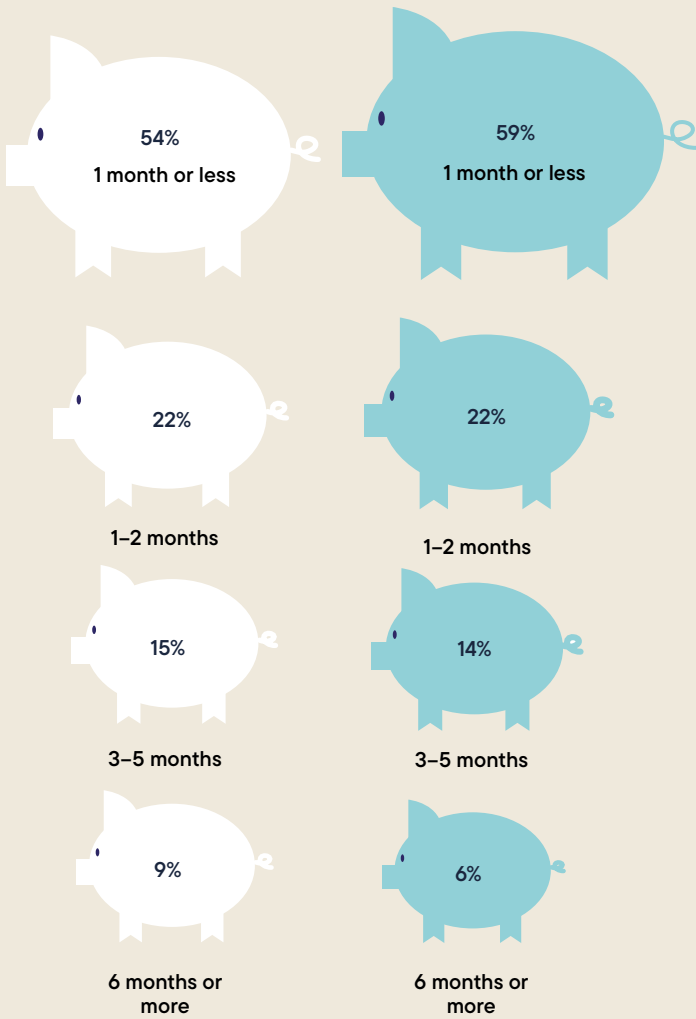


## Employment



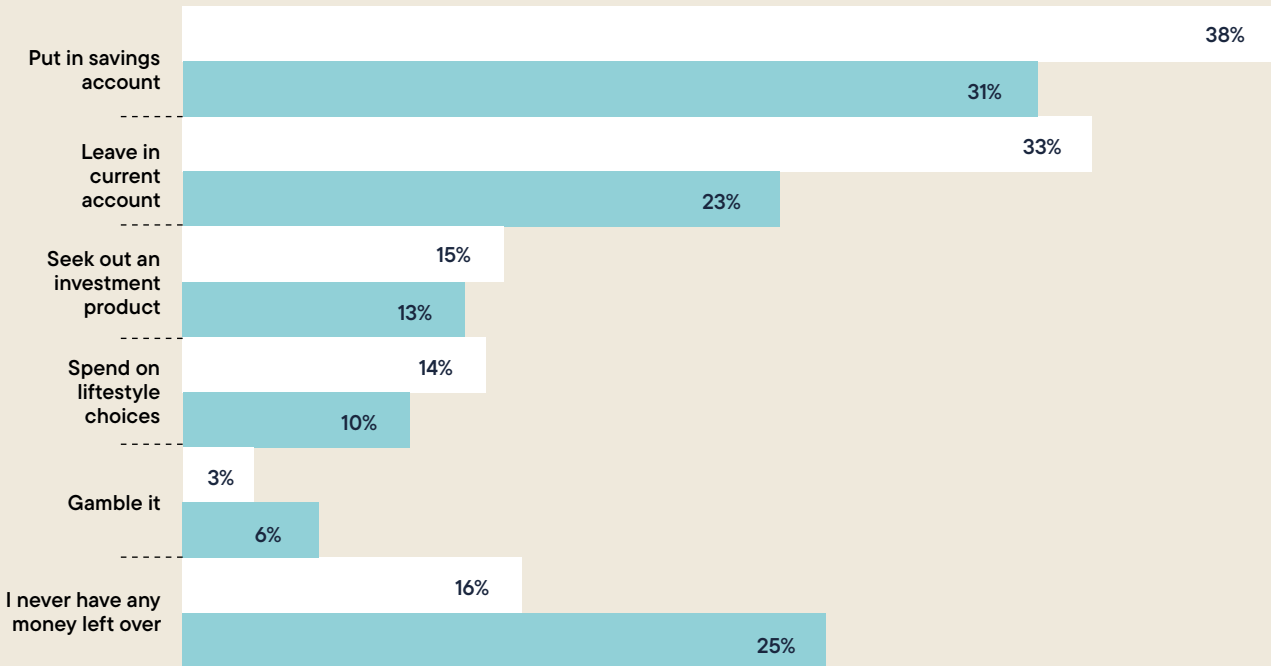
## My savings will cover...

● 2024 ● 2025



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

● 2024 ● 2025



# How They Spend It

With 81% earning either at or below the average salary and [Romanian annual inflation](#) the highest in the EU at 5.4% in May, it's hardly surprising that too many young Romanians still rely on the 'Bank of Mum & Dad' for help in meeting their monthly expenses.

According to our 2025 survey, over half (55%) of young people in Romania are currently receiving financial help from their family. Financial support declines with age, though: three-quarters (77%) of 18 to 21-year-olds get financial help compared with just two-fifths (40%) of 30 to 35-year-olds. Some 60% of women but 51% of men receive support. In terms of amounts, those receiving financial support from family members are most likely to receive RON 5,000 or less per year (78%). Only 22% receive more than that amount.

Romania remains an outlier among the Young Money Matters surveys of Czechia and Poland in that rent is not one of the top two monthly outgoings. For young Romanians, food is overwhelmingly the biggest outlay at, on average, a quarter (25%) of their monthly income. Those on a lower income spend a greater proportion on food versus those on a higher income, who spend more on leisure (perhaps eating out more often) and savings.

Utilities are the second highest expense, accounting for 16% of young people's monthly income, despite energy prices for electricity and gas being capped in Romania since November 2021 – a measure aimed at protecting consumers from surging prices. However, electricity price caps were [removed](#) on 1 July, which is expected to push utility bills even higher.

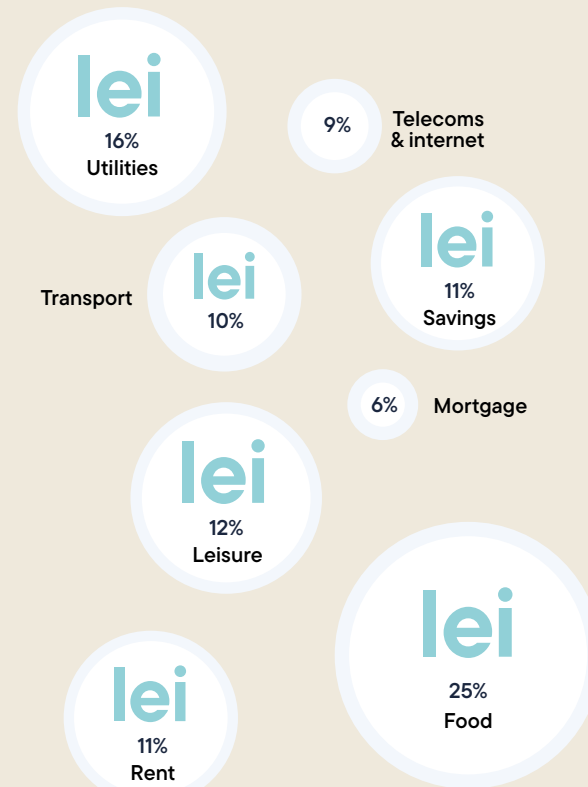


Respondents to our survey said they save, on average, 11% of their monthly income, roughly consistent with the 12% recorded in the 2024 Young Money Matters survey. The amount saved each month was greatest among the higher income group (15%), those in the oldest age group (12%) and men (12%). However, as much as a quarter of those surveyed admit that they never have any money left over at the end of the month, with women (33%) and the lower income group (32%) feeling this most acutely.

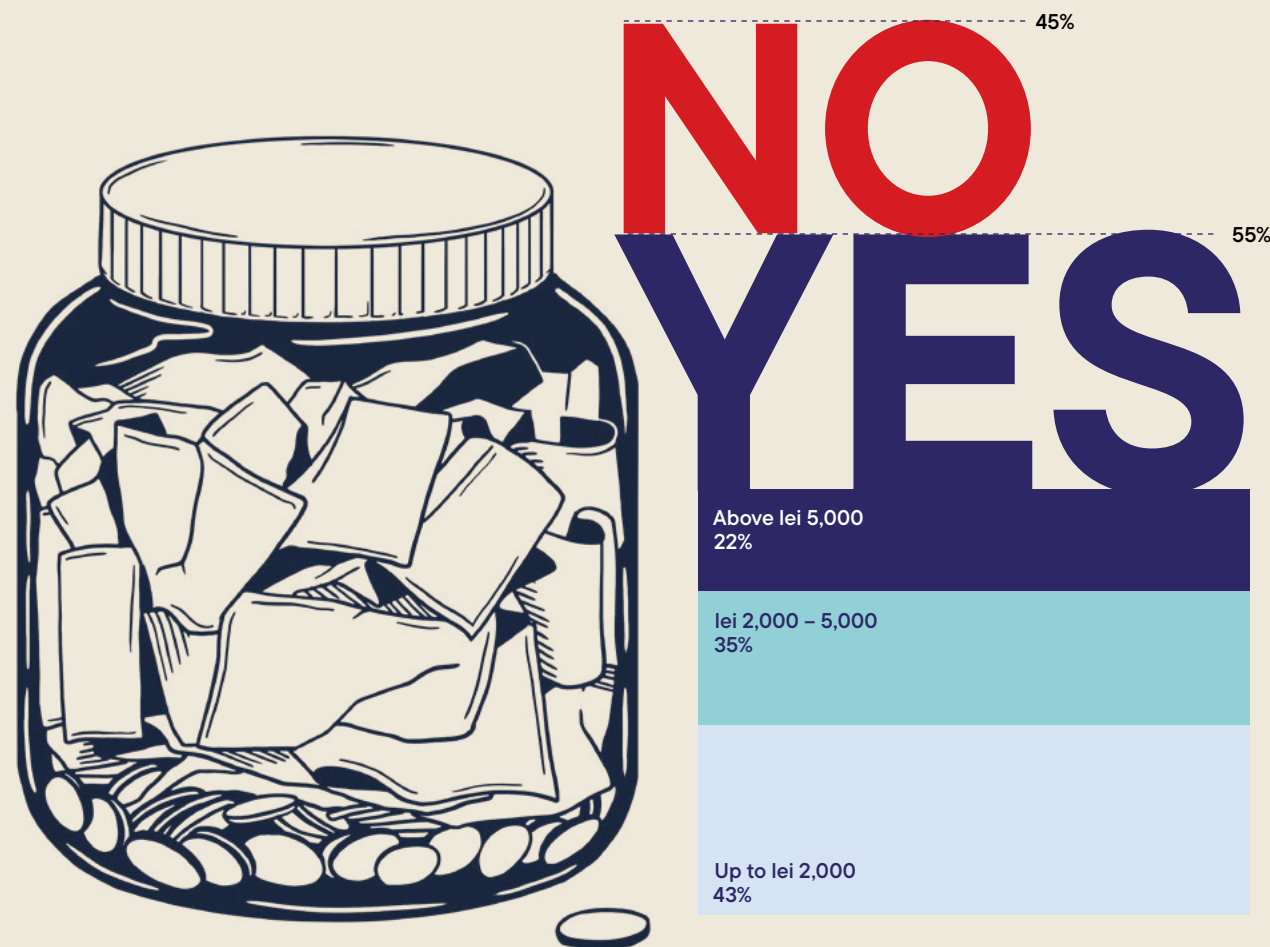
This translates into a lack of an adequate financial cushion for too many young Romanians as high living and housing costs and poor pay take their toll. On average, young people in Romania only have 1.3 months' worth of savings to fall back on, with 59% saying they have one month or less. This was especially severe in the lower income and female groups, at 64% and 66% respectively.

Among the remaining 75% who do have money left over at the end of the month, 31% move it into a savings account and 23% leave it their current account. Gambling and lifestyle choices account for another 16%. That leaves 13% who would seek out a financial investment product (increasing to 17% among men and 16% among high earners), which is slightly down from our 2024 survey that found 15% would seek out a financial investment product.

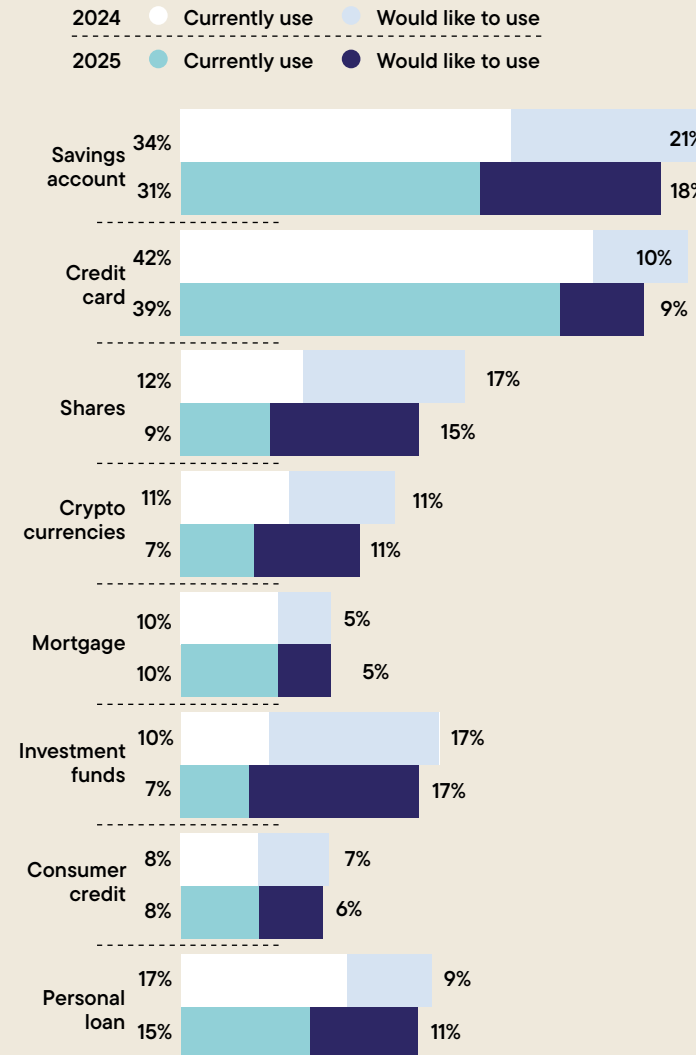
## Where my money goes...



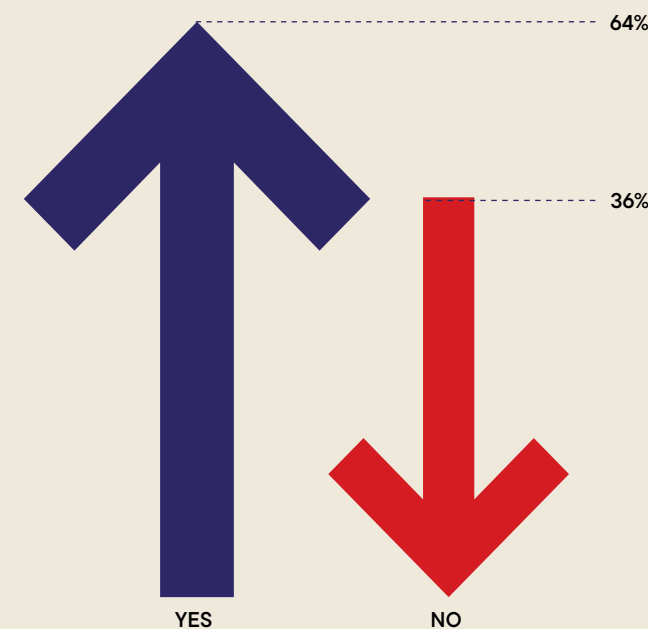
## Help from family?



## My financial products...



## Has fall in interest rates made borrowing more attractive?



# Where They Save It

The 2025 Young Money Matters survey found young Romanians still have a greater propensity for debt than their regional peers in Czechia and Poland. Like in the other countries, current accounts remain the most used (46%) financial product/service in 2025, but in Romania credit cards are the second most used (39%). Both have declined in use since the 2024 Young Money Matters report. Savings account is the third most used product (31%).

Nearly-two thirds (64%) of young Romanians claim that the decrease in interest rates has made borrowing money more attractive; the appeal is even greater among 22 to 25-year-olds (72%) and those on average or above-average incomes (69% and 73%). Over half (54%) of those who now find borrowing more attractive would consider personal loans, followed by credit cards (37%), consumer credit (20%) and overdrafts (15%). Fortunately, the overall household debt in Romania remains relatively low by EU standards – as of September 2024, total household liabilities stood at around 18.4 % of GDP, the lowest in the EU, according to Eurostat.

The popularity of traditional investment products like shares, bonds, funds and term deposits among young Romanians remained largely unchanged to slightly lower from last year's survey. Interestingly, bucking the regional trend, use of fashionable cryptocurrencies fell from 11% in last year's survey to 7% in this year's. This could be related to the fallout of several scandals involving cryptocurrencies, including TikTok influencer Bogdan Peschir, who gained notoriety in late 2024 for promoting cryptocurrencies and giving away tokens to users.

However, our survey found the use of (10%) and interest in (14%) cryptocurrencies remain high among young Romanian men, which chimes with other surveys. A November 2024 audience breakdown by Start.io, for example, found that 96% of crypto users fell within the 18–34 age bracket, of which about two-thirds were men. Crypto platforms, influencers and communities in Romania often target men more aggressively, with branding that emphasises risk-taking, competition and status.

# Home Truths

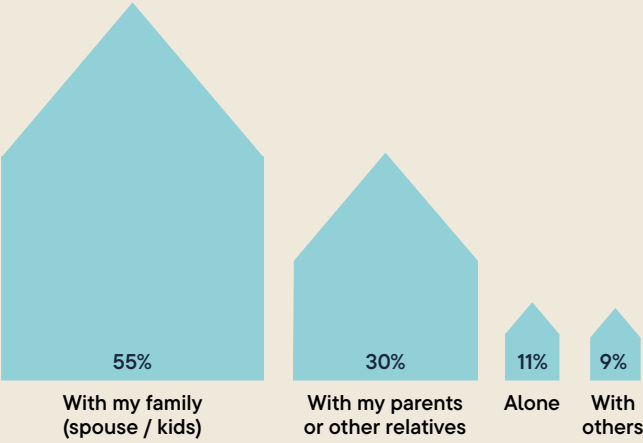
Housing remains not only one of the biggest outlays for young Romanians, but also a major source of worry and aspiration.

In our survey, more than half (55%) of young Romanians are living with their families (spouse/kids), however almost a third (30%) still live with parents or other relatives, which is roughly similar to the 32% recorded in last year's survey. Predictably, older age groups (26 to 35-year-olds) and higher 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.

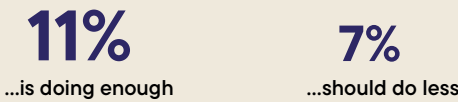
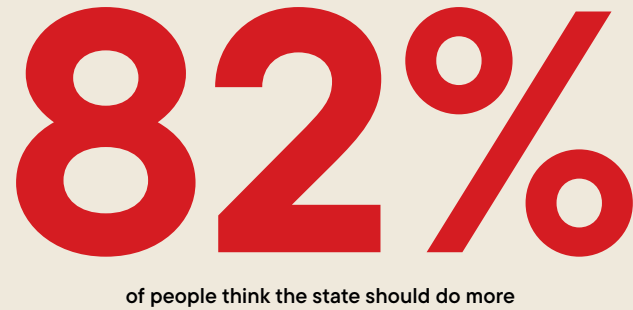
The number of young Romanians using a mortgage remained stable at 10% from last year's survey, though interest in using such a financial product remains low (5%), which varies only between 4-8% depending on age group, gender and income. This is likely a function of the current relatively high mortgage rates; when comparing average mortgage rates, the *Deloitte Property Index* report for 2025 found that Romania with rates of 6.89% is the third most expensive after Poland at 7.67% and Hungary at 9.35%, which will have an impact on first-time buyers especially. Unsurprisingly, four out of five (82%) young people in Romania believe that the state should be doing more in terms of affordable housing.

Rent makes up only the joint fourth biggest monthly outlay in our survey because rent and property prices remain more affordable in Romania than elsewhere in Europe. According to the *Deloitte Property Index*, the rental market in the Romanian capital remains relatively affordable, not only compared to its regional peers in Poland and Czechia, but also compared to those countries' provincial cities. In Bucharest, the average monthly rental cost is €10.3/m², far below Warsaw's €17.9/m² and Prague's €16.5/m². Bucharest doesn't even feature on the list of least affordable cities to buy an apartment in terms of the number of average gross annual salaries required to purchase a standardised new home with an average size of 70m², but the previous year's Deloitte report found that Romanians needed to spend an equivalent of 5.9 annual salaries. House prices in Romania are also growing much slower than in regional peers, up 4.0% year-on-year in the fourth quarter of 2024, according to Eurostat.

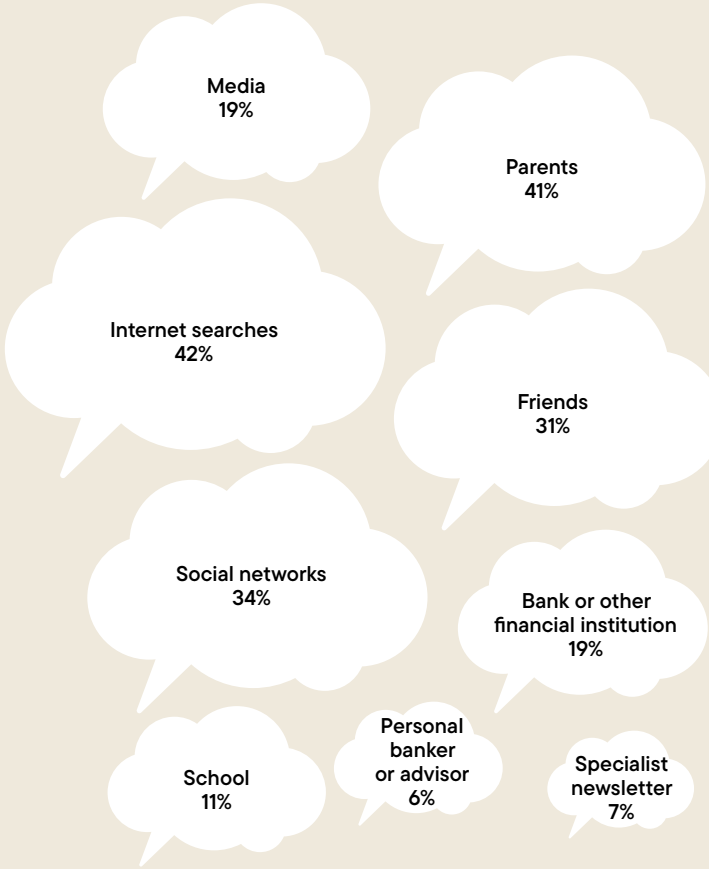
## Where I live...



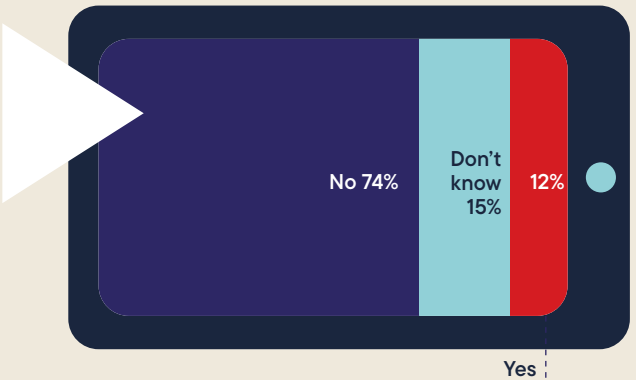
## The state and affordable housing



## Where I get my info...



## Do you follow a 'finfluencer'?



# Knowledge and Learning

Our 2025 Young Money Matters survey shows that young Romanians look to internet searches (42%) and parents (41%) for their main sources of financial advice and information, while around a third obtain this information from social networks (34%) and friends (31%). Those in the 18-21 age group (55%) and those on lower incomes (51%) are more likely to rely on parents for advice.

School remains low on the list, with just 11% choosing it as a source of information. A separate study in November 2024 by the market research agency iSense Solutions, commissioned by BankingNews, revealed that only one in three Romanians said they received financial education in a formal environment, meaning there is plenty of room for growth in this area by both state institutions and commercial entities.

There are indications from our survey that the rise of the financial influencer/blogger, the so-called 'finfluencer', may have peaked. After one-fifth (20%) of young Romanians in the 2024 Young Money Matters survey said they followed at least one financial influencer online – a figure rising to 34% among those in the higher-income bracket – this figure had fallen to 12% in this year's survey. Influencer Bogdan Peschir was arrested earlier this year for making illegal payments to TikTokers to help the campaign of the pro-Russian candidate Calin Georgescu. Of those who follow influencers, most (77%) are trusting of the advice provided; few (6%) are very sceptical. Among the names mentioned were Selly, Dorian Popa, Bisoi, Cristian Sima, Zbir, Maria Karapa, Theo Rose and Tiberiu Nicolae.



# Fears, Hopes and Getting Ahead

Around half of young Romanians in our 2025 survey said their standard of living has improved over the past year, the same percentage as last year’s survey. This is especially notable among those in the higher-income group (67%) and 18–21 age group (58%). However, two in three (68%) believe the cost of living will increase over the next year, expectations which are consistent across all groups, regardless of gender, age and income. This chimes with an eJobs sociological [survey](#) released in May that found about six in ten Romanians fear their incomes will not keep pace with price increases and they will not be able to cope financially. This is further backed by Deloitte Global’s [2025 Gen Z and Millennial Survey](#), which found that almost 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.

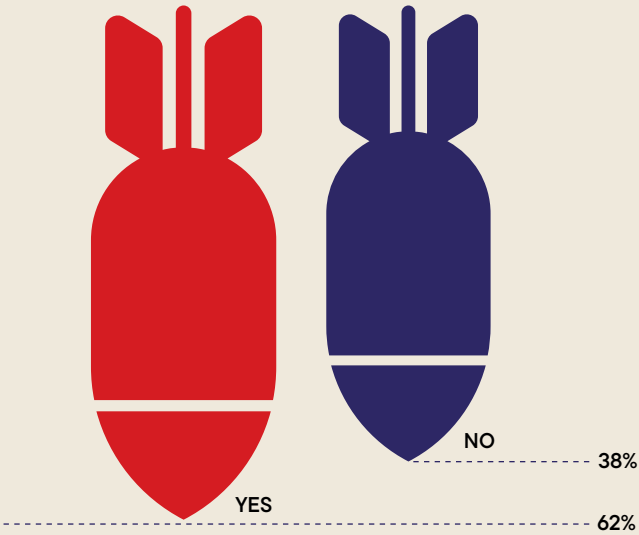
This is feeding through into a decline in those who feel that their financial aspirations are achievable (75% vs 81% in 2024) and a rise in those who feel they aren’t (10% vs 7% in 2024). The main reasons given for not believing their financial aspirations are achievable were: cost of living is too high (44%); not able to earn enough (40%); house prices and taxes are too high (33% and 25% respectively); and not able to save or invest enough (23%).

Further affecting young Romanians’ optimism is the war raging in next-door Ukraine and fears of conscription. Around three out of five (62%) young people in Romania worry about conscription and military service being reintroduced; concern is greatest among 18 to 21-year-olds (70%) and those who earn an above-average income (73%). This is also impacting on young people’s spending habits, with over half (57%) of those concerned enough to save more in case of emergencies.

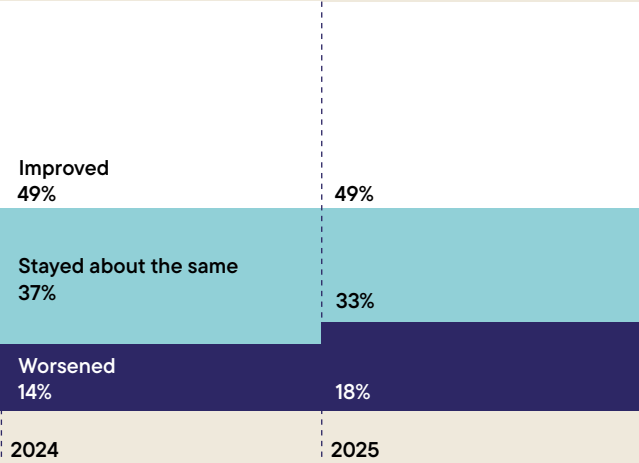
‘Having enough money to not have to worry about paying my bills each month’ (17%) has become young Romanians’ top financial aspiration in this year’s survey, taking over the top spot from ‘Having enough money to be able to provide for myself and my family’, which fell to second place with (16%). ‘Owning my own home’ (14%) rounds out the top three aspirations for young Romanians.

One perceived way of getting ahead in life is to emigrate, with 70% of young Romanians saying they would be willing to move abroad to further their careers or increase their income. Over half (57%) would move to another EU member state and almost a quarter (23%) to the US.

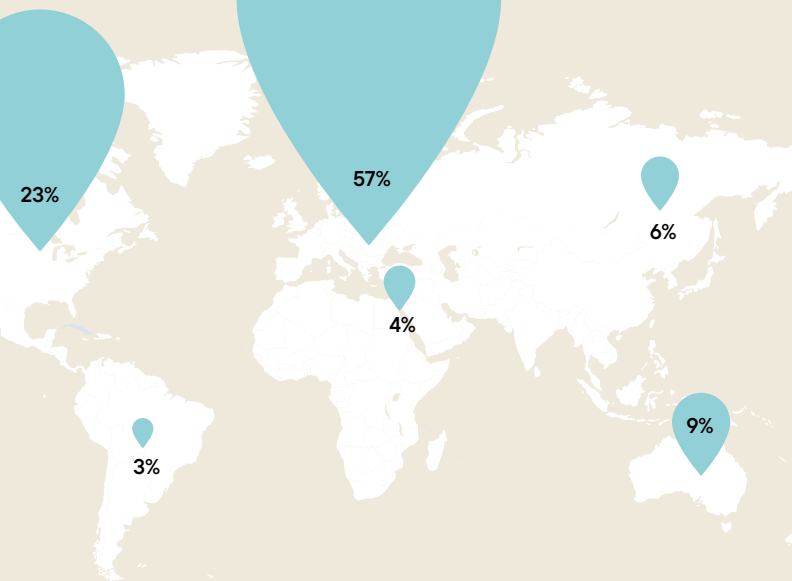
Call up concerns: does conscription worry you?



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	30% live with parents or other relatives. That rises to 39% of those on low incomes and 49% 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. 1.3 months of salary, but 59% have savings for only one month or less. This rises to 64% of low-income earners and 66% of women.	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	55% receive financial help from family, with 57% of them getting more than RON 2,000 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	10% say their goals are unattainable due to high living costs (44%) and low income (40%). 68% expect the cost of living to rise further 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: internet searches (42%), parents (41%) and social media (34%). 12% follow influencers; 77% 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?

Let's talk... call or write to Joe, Anna or Alex

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### Notes and further reading

<https://www.cook-comm.com/files/young-money-matters-ro-en-v05.pdf>

[https://ec.europa.eu/eurostat/web/products-eurostat-news/w/dd-n-20250612-1#:~:text=In%202024%2C%20the%20severe%20material,the%20total%20population%20\(6.4%25\).](https://ec.europa.eu/eurostat/web/products-eurostat-news/w/dd-n-20250612-1#:~:text=In%202024%2C%20the%20severe%20material,the%20total%20population%20(6.4%25).)

[https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Gender\\_pay\\_gap\\_statistics](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Gender_pay_gap_statistics)

[https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Households\\_statistics\\_on\\_financial\\_assets\\_and\\_liabilities](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Households_statistics_on_financial_assets_and_liabilities)

<https://www.start.io/audience/crypto-investors-in-romania?utm>

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

<https://ec.europa.eu/eurostat/web/products-euro-indicators/w/2-08042025-ap>

[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](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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