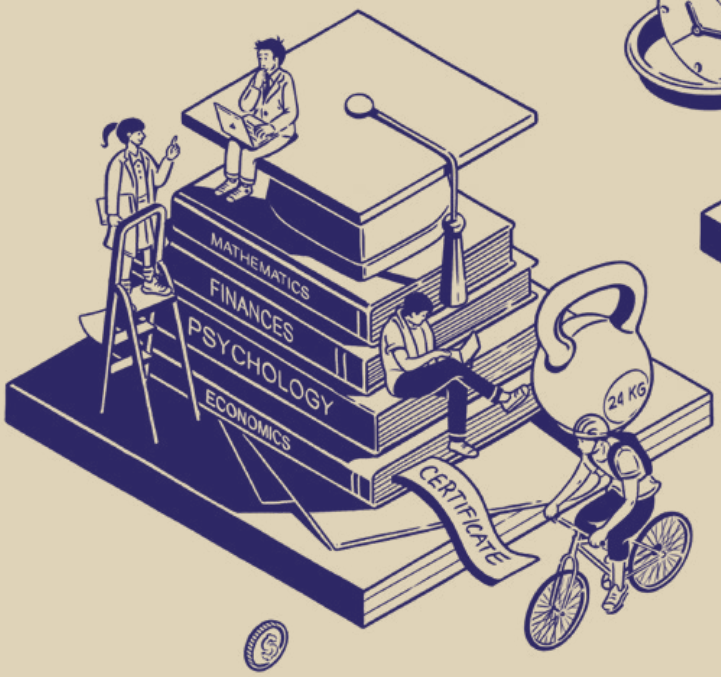
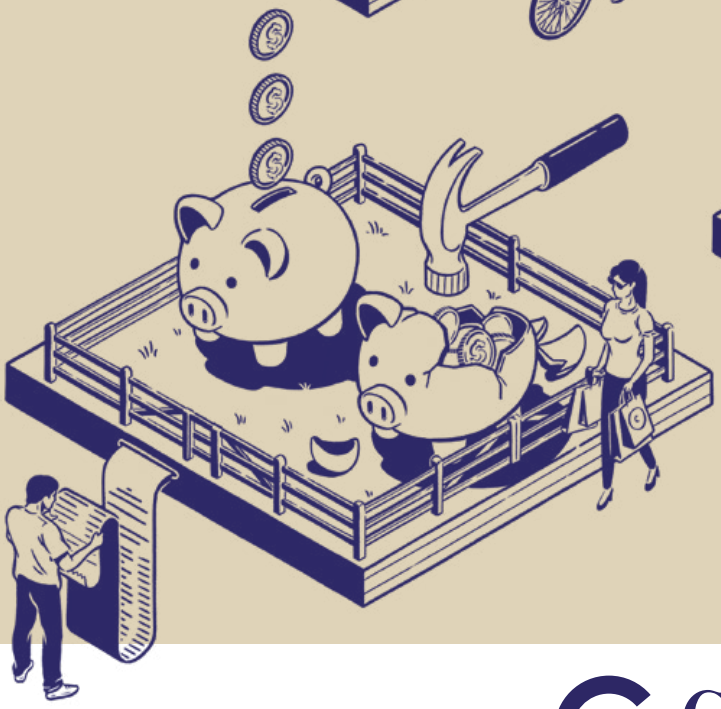
Young Money Matters

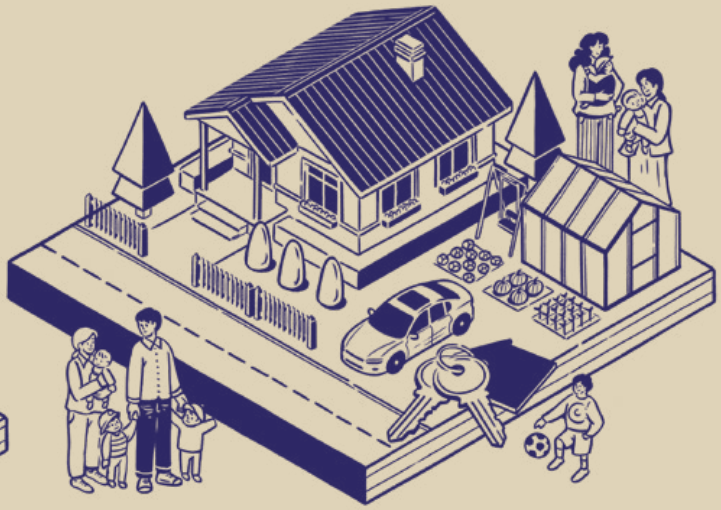
CZECH REPUBLIC, POLAND & ROMANIA
NOVEMBER 2026











Cook® Communications



Publisher's Letter

Welcome to our third 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.

Our surveys are truly independent. The questionnaires upon which they are based were developed in-house by our teams in Prague, Warsaw and Bucharest, with 3Gem Media conducting the polls. And we again turned to writer Nicholas Watson to turn the findings into coherent and readily understandable reports. This year our designers, studio ginger&fred, gave the reports a light refresh, and we have new illustrations from the talented Alice Slavíček.

Our sample size was 1,000 people in each country, with respondents weighted against the populations in administrative regions, thus providing truly representative surveys.

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

We take an inquisitive, journalistic approach. Our questionnaires were designed to harvest basic information, to identify patterns of behaviour, and to raise topics that could be examined in closer detail. In addition to our proprietary data, we reference official statistics and other recent surveys to provide context and supplementary information for our own surveys. We again shuffled the questionnaire by introducing some new ones about recent trends and topics. In this way, we can see that AI is a major concern for youngsters entering the job market; that financial pressure is influencing family formation; supplementary work and family support are important sources of income for many young people; a significant majority say they would consider relocating, at home or abroad, in order to improve their career and earning prospects; and we took a look at gender differences in terms of income, savings and investing — perhaps it will not surprise you to read that young women fare less well than young men on a number of counts in all three countries. On a more upbeat note, optimism remains high among young people in all three countries, with comfortably more than two-thirds of all respondents reckoning that their financial aspirations are achievable.

We hope that **YMM 2026** generates debate within the financial services sector, in the media, and among educators, regulators and, above all, young Czechs, Poles and Romanians.

Joe Cook

Young Money Matters — Cook Communications © 2026

Survey Parameters

The main objectives of the 2026 Young Money Matters reports 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 studies that serve as the basis for this year's Young Money Matters reports were carried out by 3Gem Media Group between 1–16 June 2026, using questionnaires that were prepared by Cook Communications.

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

Respondents were educated to a variety of levels, from high school to university. Those quizzed resided in a diverse range of villages, towns and cities across the three countries. The gender balance of respondents in each survey was about 50% male, 50% female.

Czech Republic
GDP: **$432 billion**
GDP per capita: **$39,665**
Population: **10.91 million**
Source: 2025/2026 data from IMF, Eurostat

Poland
GDP: **$1.035 trillion**
GDP per capita: **$28,374**
Population: **37.351 million**
Source: 2025/2026 data from IMF, GUS

Romania
GDP: **$480 billion**
GDP per capita: **$25,690**
Population: **21.671 million**
Source: 2025/2026 data from IMF, INS



Key Findings

- In the 2026 Young Money Matters report, **a majority of young people in all three countries are in full-time employment**. Men and older age groups in all three countries are most likely to be in full-time employment.

- **Young Poles are generally better off than their regional peers**, with 30% earning above the national average and 27% below it. Czechia has improved from last year's YMM survey with 25% earning above but 36% below. Romania has the weakest balance, with 38% earning below and just 19% above.

- **Supplementary work is common among young people today**. It is undertaken by 38% of employed young Czechs, 43% of young Poles and 45% of young Romanians, suggesting a single income is often not enough to meet financial goals.

- **Family support also remains important**, though it's down from last year in the Czech Republic and Romania. Half of young Romanians still receive financial help from family, compared with 44% in Poland and 41% in Czechia.

- **AI is now a major labour-market concern** for young people in all three countries. The share believing entry-level jobs have fallen due to AI is 49% in Czechia, 54% in Poland and 66% in Romania.

- **Young Romanians are feeling the greatest financial pressures**: 42% say their discretionary income has fallen over the past year versus 32% in Poland and 30% in Czechia; and 60% of Romanians admit to having less than a month of savings, compared with 47% of Czechs and 40% of Poles.

- **Spending patterns remain similar to last year**. The two biggest monthly costs for young Czechs and Poles are food and rent; for Romanians they are food and utilities. Savings constitute 13% of monthly income for Czechs and Poles, 11% for Romanians.

- **Young Czechs show the clearest move towards active saving and investing**: 43% put leftover money into savings and 24% seek out an investment product. Those figures are, respectively, 39% and 17% for Poles and 29% and 11% for Romanians.

- **Home ownership differs sharply**. Around half of young Poles (52%) and Romanians (49%) own their homes, compared with just 36% of young Czechs. Czech respondents are much more likely to rent.

- **Financial pressure is influencing family formation** in all three countries: 66% of Czechs, 68% of Poles and 69% of Romanians say money has affected their decisions around children and family.

- **Core ambitions are notably similar**: providing for oneself and family, having enough money not to worry about bills, and owning a home continue to dominate.

- **Optimism remains surprisingly resilient**: financial aspirations are seen as achievable by 67% of Czechs, 72% of Poles and 74% of Romanians.

- **Willingness to relocate remains high**, particularly in Romania: the proportion open to moving for career, income or living-cost reasons is 62% in the Czech Republic, 64% in Poland and 72% in Romania.

- **Informal sources of financial education still dominate**, with internet searches, parents, friends and social networks remaining more prominent than school or professional advice in all three countries.

Young Money Matters — Cook Communications © 2026

Jobs and Income

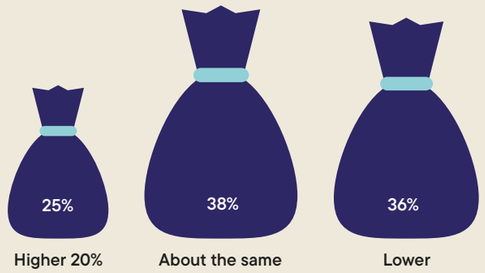
In the 2026 YMM survey, a majority of young people in all three countries are in full-time employment: Poles at 56%, Romanians at 55% and Czechs at 52%. Counting those in part-time paid employment, the self-employed and those who run their own business, the total of 18—35s in some kind of employment is roughly in line with each of the country's national employment rates.

More revealing is the data about those unemployed or simply not working. In the Czech Republic that stands at 8% and in Poland at 13%, but rises to 16% in Romania, reflecting that country's exceptionally poor national record in this regard. According to data released by Eurostat, the EU's statistics agency, the share of young people aged 15—29 who have no jobs and do not follow any educational or training programmes, so-called NEETs, in the EU dropped to 11% in 2025, but Romania continues to have the highest share of NEETs at 19.2%.

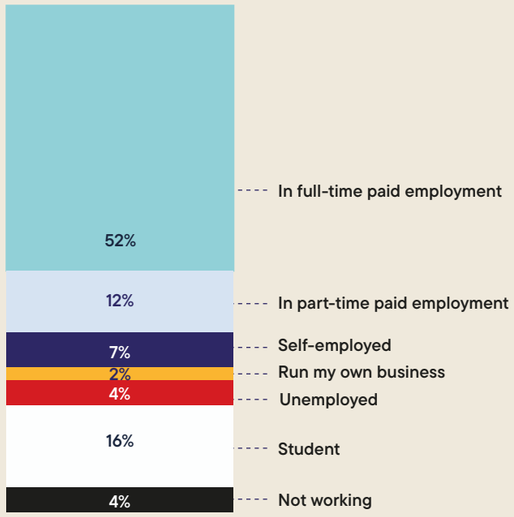
Income comparisons reveal how Poland is pulling ahead of its regional peers. Salaries remain comparatively low in Romania versus the Czech Republic and Poland, where falling unemployment and strong economic growth have fed through to higher wages. The result is that in this year's YMM survey Poland is now the only market where respondents are more likely to be earning above the national monthly average salary than below it: 30% of young Poles say they earn above the national average and 27% below it; in the Czech Republic the balance is 25% above and 36% below: and in Romania it stands at 19% above and 38% below.

Czech

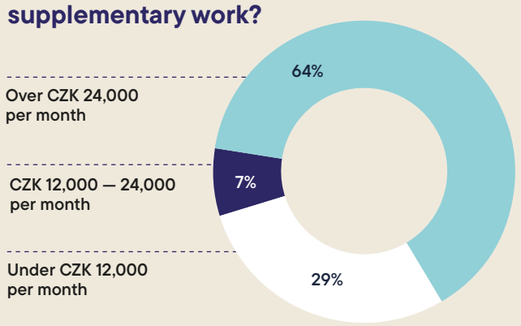
Monthly income v national average gross monthly salary



Employment

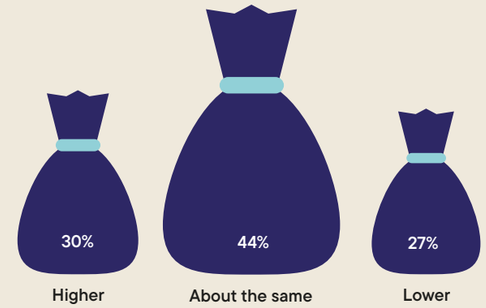


How much extra income from supplementary work?

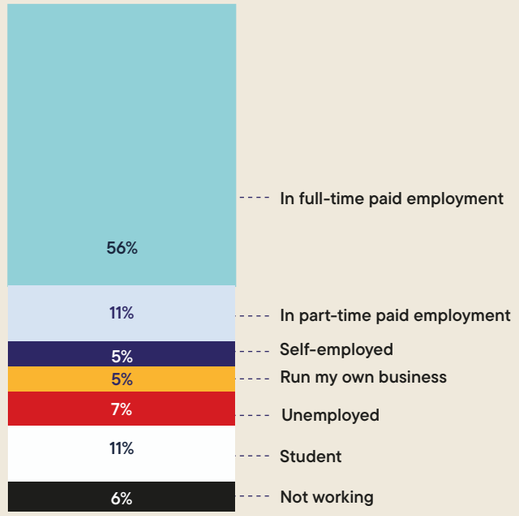


Poland

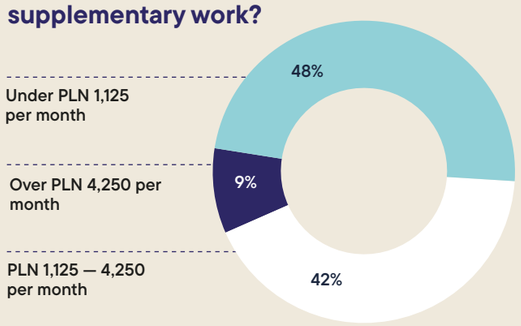
Monthly income vs national average gross monthly salary



Employment

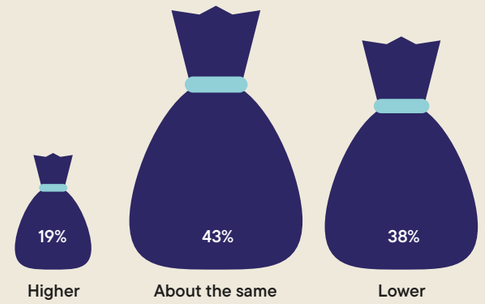


How much extra income from supplementary work?

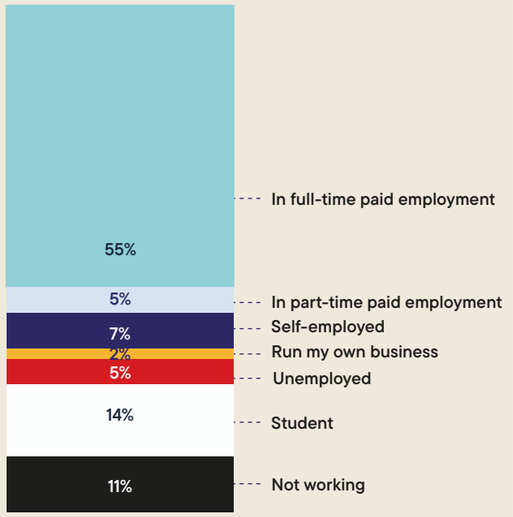


Romania

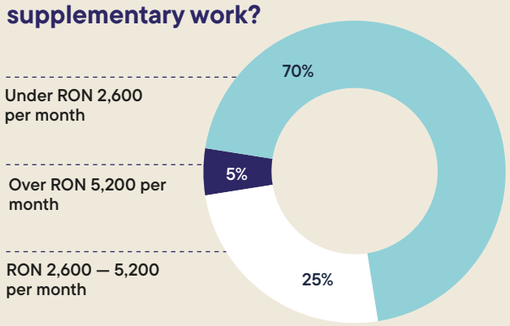
Monthly income vs national average gross monthly salary



Employment



How much extra income from supplementary work?



Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

One of the new themes of the 2026 YMM report is the prevalence of supplementary work. Almost two-fifths (38%) of employed Czechs, 43% of employed Poles, and 45% of employed Romanians earn money outside their regular employment. Family support also continues to play a crucial role. It is highest in Romania, where 50% receive help, followed by Poland at 44% and Czechia at 41%. The Czech figure is particularly notable because it has fallen sharply from 56% in 2025.

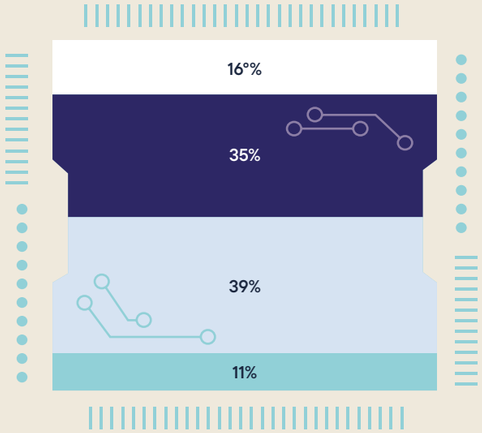
The spectre of AI stalks the jobs market in all three countries. In Romania 66% of 18–35s believe the number of entry-level jobs has fallen over the past 12 months due to the rise of AI. In Poland this number is 54% and in the Czech Republic it is 49%. Those who currently feel their job is threatened by AI stands at 22% in Romania, 21% in Poland and 16% in the Czech Republic.

Despite relatively solid employment numbers in each country, respondents who noticed a change in discretionary income over the past 12 months were more likely to report a decline than an increase. The pressure is strongest in Romania, where 42% say their discretionary income has fallen and only 14% say it has increased. In the Czech Republic (30% vs 22%) and Poland (32% vs 20%) the figures are less stark, but the balance remains negative.



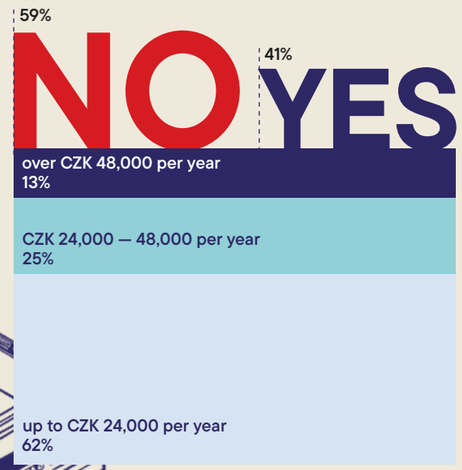
Czech

Is your current job position is threatened by the rise of AI?



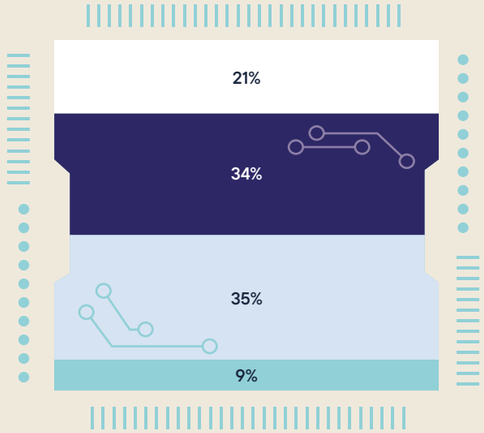
- Feel threatened by AI
- Not currently, but will be threatened in 2 or more years
- Don't feel threatened by AI
- AI will positively affect my job and future income

Do you receive financial help from relatives?



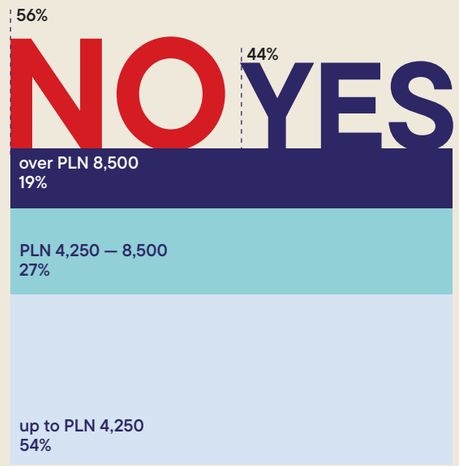
Poland

Is your current job position threatened by the rise of AI?



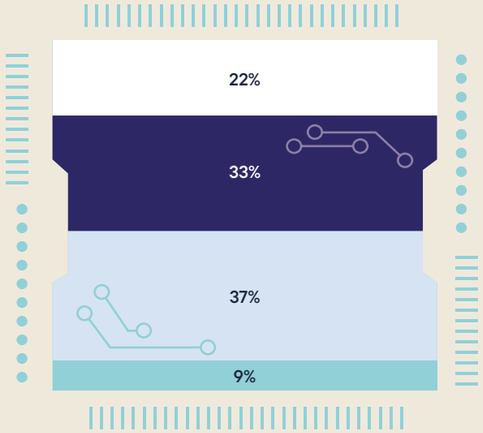
- Feel threatened by AI
- Not currently, but will be threatened in 2 or more years
- Don't feel threatened by AI
- AI will positively affect my job and future income

Do you receive financial help from relatives?



Romania

Is your current job position threatened by the rise of AI?



- Feel threatened by AI
- Not currently, but will be threatened in 2 or more years
- Don't feel threatened by AI
- AI will positively affect my job and future income

Do you receive financial help from relatives?



Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

Spending and Saving

Spending patterns among young people in all three countries remain consistent with last year's report. Food and rent remain the greatest monthly expenditures for young Czechs (22% and 18%) and Poles (23% and 16%), unsurprising given housing costs are particularly high in those two countries. Food and utilities (25% and 16%) are the two biggest monthly outlays for young Romanians.

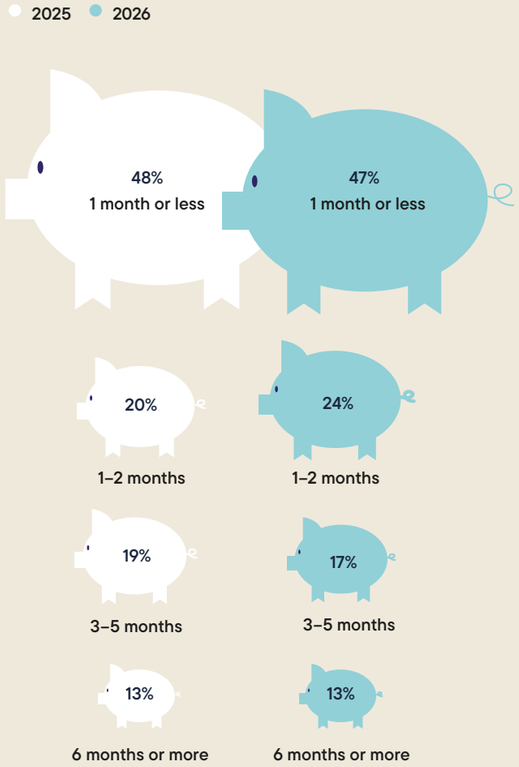
Czech and Polish respondents say they save an average 13% of monthly income, but this falls to 11% for young Romanians. The Czech Republic is the only market to show a clear year-on-year increase in the average savings allocation, from 11% to 13%. Unsurprisingly, those on higher incomes in all three countries are the greatest savers (17% in the Czech Republic and 15% in Poland and Romania); as a general rule, as incomes grow, a larger share is allocated to savings and a smaller share to consumption.

Still, the amount of savings remains low in all three countries. A majority 60% of young Romanians report having less than a month of savings in case of emergencies or unexpected bills, which compares with 47% of young Czechs and 40% of young Poles. Just 7% of young Romanians have six months or more of savings compared with 13% of Czechs and 14% of Poles.

Poles aged 18—35 are now significantly less likely to have money left over at the end of a month compared with a year ago: those who say they have no money left over at the end of the month has risen from 10% to 13%.

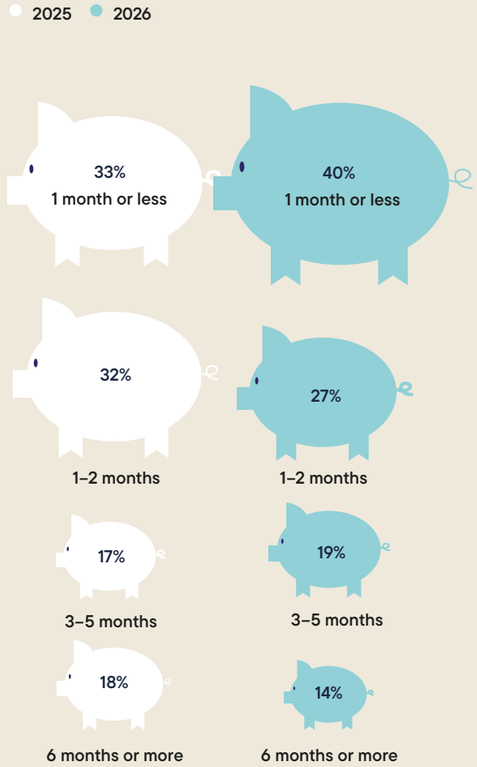
Czech

My savings will cover...



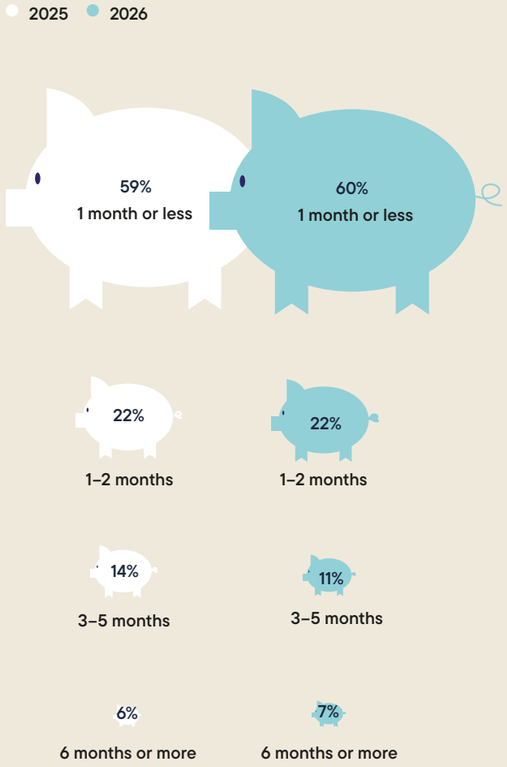
Poland

My savings will cover...



Romania

My savings will cover...



Gender Differences

The 2026 YMM surveys for all three countries show clear gender divides among 18—35s regarding income, savings, investments and financial goal achievability.

On income, 46% of young Czech women say they earn below the national average salary of CZK 52,283, while just 26% of men do; 30% of young Polish women say they earn below the national average salary of PLN 9,002, while just 23% of men do; and 43% of young Romanian women say they earn below the national average salary of RON 9,272, while just 34% of men do.

The surveys show that such income disparities are reflected in other financial measures. Among young Czech women, 54% have less than one month's worth of savings compared with 39% of men, while only 23% of women have three months' or more of savings compared with 36% for men. More Czech women (19%) have no money left over at the end of the month than men (10%). In Poland, 44% of young women have less than one month's worth of savings compared with 37% of men, while only 31% of women have three months' or more of savings compared with 34% for men. More Polish women (15%) have no money left over at the end of the month than men (11%). And in Romania, 68% of young women have less than one month's worth of savings compared with 52% of men, while only 11% of women have three months' or more of savings compared with 24% for men. More Romanian women (31%) have no money left over at the end of the month than men (20%).

The survey also shows clear disparities in investment choices too. Only 13% of young Czech women seek out investment products for leftover money compared with 34% of men. There is a divide among investment choices too: just 8% of women own cryptocurrencies compared with 26% of men, while 11% of women own shares compared with 35% of men. In Poland only 11% of young women seek out investment products for leftover money compared with 24% of men. Just 7% of women own cryptocurrencies compared with 23% of men, while 7% of women own shares compared with 21% of men. In Romania only 6% of young women seek out investment products for leftover money compared with 16% of men. Just 3% of women own cryptocurrencies compared with 15% of men, while 3% of women own shares compared with 16% of men.

Ultimately, less young women in all three countries believe that their aspirations are achievable than men. In the Czech Republic it is 58% of young women versus 76% of young men; in Poland it is 67% versus 78%; and in Romania 72% versus 75%.

Young Money Matters — Cook Communications © 2026

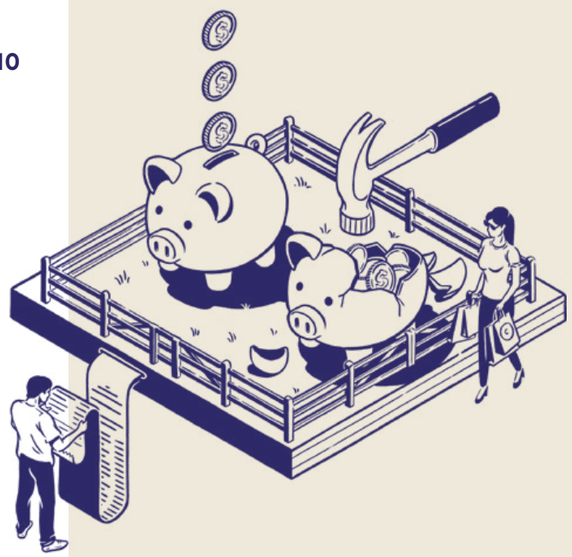
Young Money Matters — Cook Communications © 2026

For young Czechs it has fallen from 22% to 14% and for young Romanians it is steady at 25% but remains almost double the Czech and Polish figures.

The Czech Republic stands out for showing the strongest shift towards capital allocation: 43% put any surplus money into a savings account and 24% seek out an investment product. This compares, respectively, with 39% and 17% in Poland and 29% and 11% in Romania.

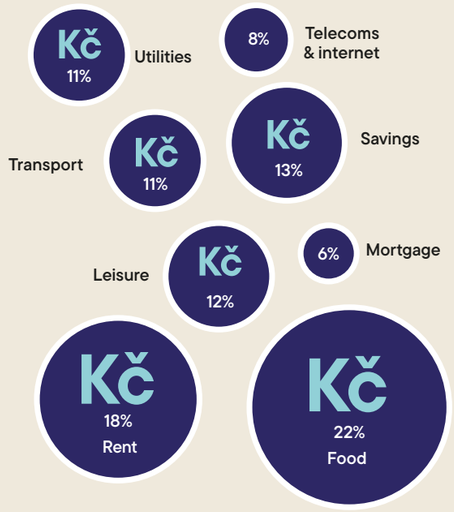
In terms of financial products being sought out, traditional banking products continue to dominate in all three countries, but the depth of product ownership differs significantly. Czech respondents have the broadest use of investment products, while Romanian respondents remain more concentrated in cash/current accounts, credit cards and basic savings accounts. The clearest positive movement is in Czechia, where the proportion with a savings account has risen to 53% from 44% in 2025, while use of shares, investment funds and supplementary pensions has also increased. In Poland, by contrast, overall use of several financial products has declined: only 45% now have a savings account, and credit cards, life insurance, cryptocurrency, mortgages and consumer credit have also fallen. Young Romanians in this year's survey show greater caution towards borrowing: credit card use has slipped to 35% from 39% and personal loan to 12% from 15%.

Interest in investment products remains meaningful in all three countries. Shares are the most desired unused product in Czechia (19%) and joint top in Poland with cryptocurrency (18% each). In Romania, the strongest unmet interest is in savings accounts (18%), followed by investment funds (15%) and shares (14%), suggesting the market has more demand for basic savings infrastructure before higher-risk investment products become mainstream.

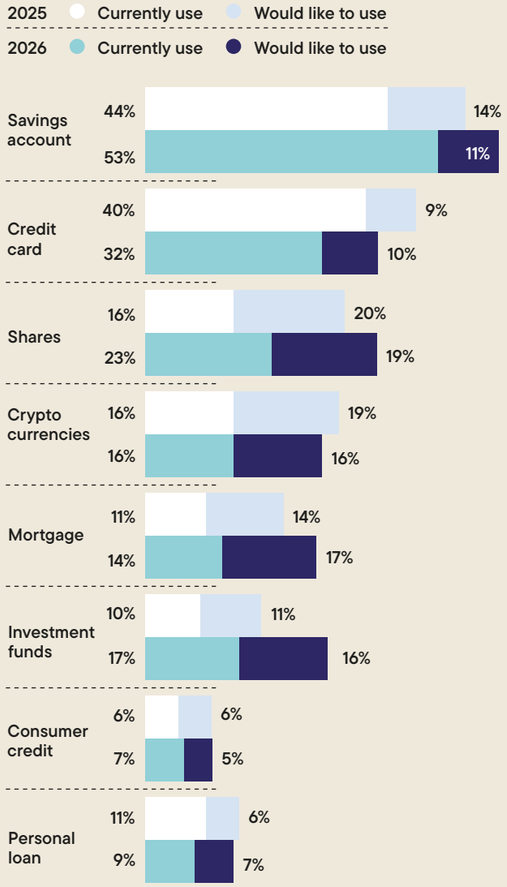


Czech

Where my money goes...

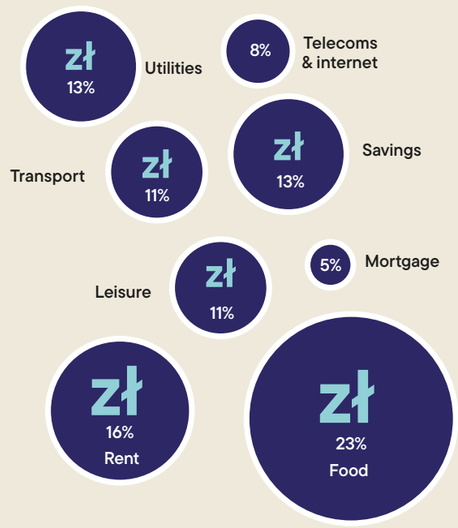


My financial products...

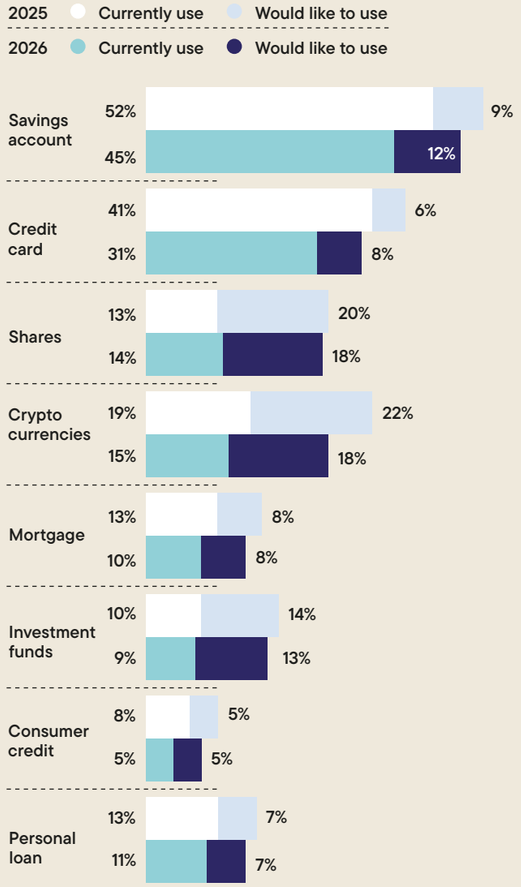


Poland

Where my money goes...

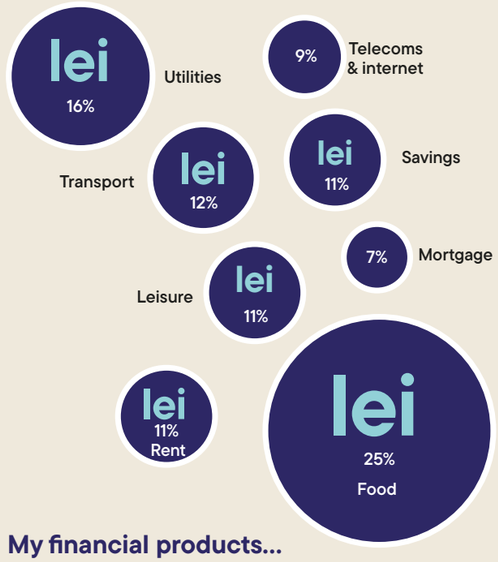


My financial products...

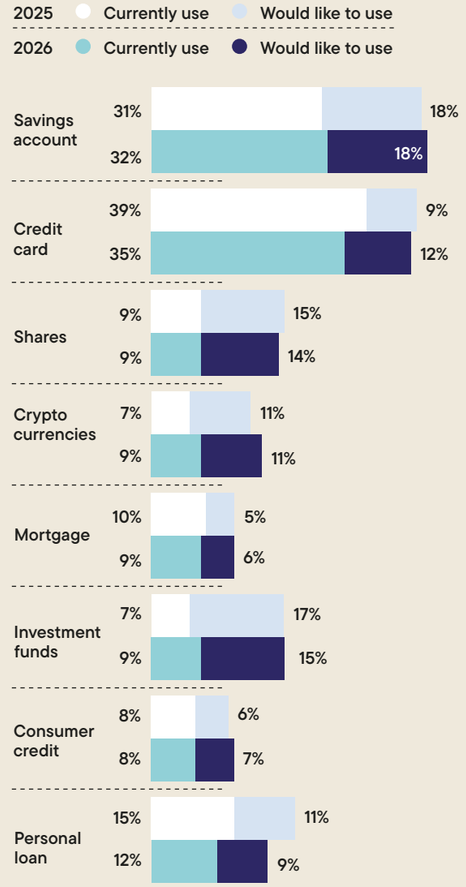


Romania

Where my money goes...



My financial products...



Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

Cook®
Communications

Strategic Communications | Public Relations | Media | Representation

Cook Communications is a full-service communications agency that was founded in 2003. We provide companies, investors, organisations and families with strategic communications advice, Public Relations services, marketing and business development support, representation and advocacy.

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






How can we help you?

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

Czech Republic & Group
Joe Cook
(420) 602 683 230
j.cook@cook-comm.com

Poland
Anna Ziubińska
(48) 663 171 033
a.ziubinska@cook-comm.com

Bulgaria
Miroslava Kostadinova
(359) 887 573 179
m.kostadinova@cook-comm.com

Romania
Alexandru Alexe
(40) 729 851 969
a.alexe@cook-comm.com

Young Money Matters — Cook Communications © 2026
Young Money Matters — Cook Communications © 2026

Home and Family

Housing remains one of the strongest points of divergence between the three countries.

While majorities of young people in all three countries (57% in Romania, 52% in Poland and 51% in the Czech Republic) live with their family (spouse/partner/children), half of young Poles and Romanians own or jointly own their home, compared with just over one-third of young Czechs. Stemming from this, the number of young Czechs renting (43%) is considerably higher than in either Poland (25%) or Romania (23%).

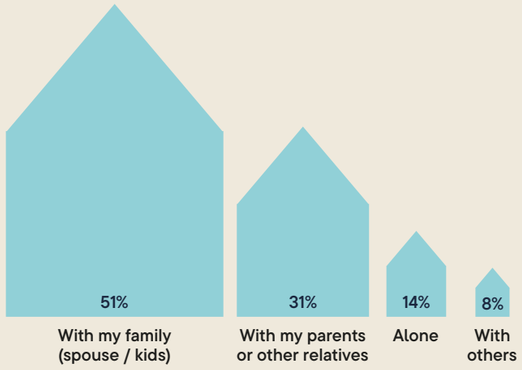
The number of young people living with parents or other relatives also remains high, especially in Poland where it has risen from 23% in last year's report to 33% in this year's. That figure is 31% in the Czech Republic and 29% in Romania. Unsurprisingly, those in the 18–21 age group and on lower incomes are most likely to be still living with parents or other relatives.

The housing market for young Czechs and young Poles is especially difficult. Deloitte's Property Index 2025 report, 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, indicates Prague is the third least affordable city for home ownership among the 39 European cities surveyed, behind Amsterdam and Athens. A standard new dwelling purchase in the city requires an investment equivalent to 15.0 gross annual salaries. Warsaw is the 17th least affordable city for home ownership among the 39 European cities surveyed, where a standard new dwelling purchase in the capital requires an investment equivalent to 9.7 gross annual salaries. By contrast, Bucharest doesn't appear on the list at all. In all three countries getting on the property ladder remains hard: Poland, the Czech Republic and Romania comprise three of the six countries where the highest average mortgage interest rate exceeded 5.0%.

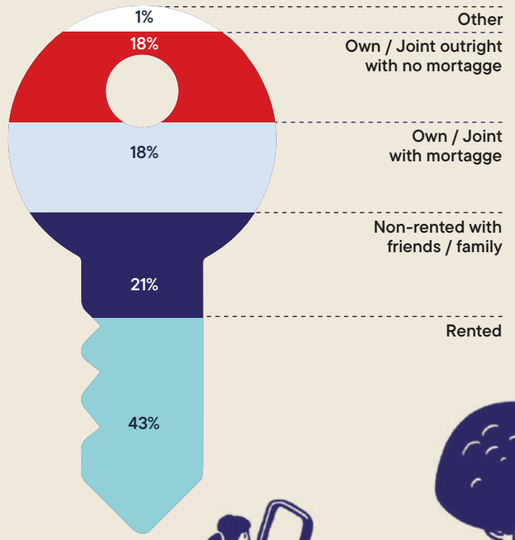
Such housing pressures are affecting many young people's family plans. In our survey, finances have negatively influenced family plans for 49% of young Poles, 49% of young Czechs and 42% of young Romanians. Between 4–8% say they have decided not to start a family at all. Yet the direction of the effect is not uniform. While financial pressures are causing many respondents to delay starting a family, a sizeable minority – especially in Romania (26%) – say it has prompted them to start a family earlier than planned. That underlines how financial uncertainty can accelerate as well as postpone major decisions.

Czech

Where I live...

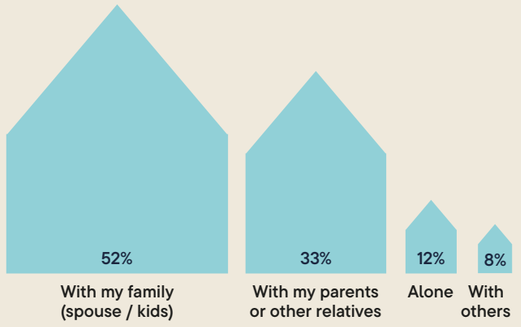


Property ownership

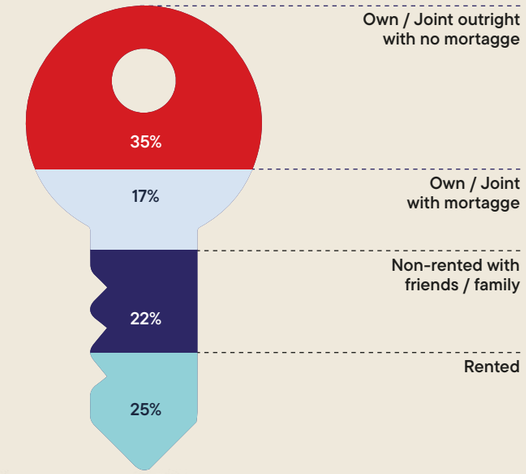


Poland

Where I live...

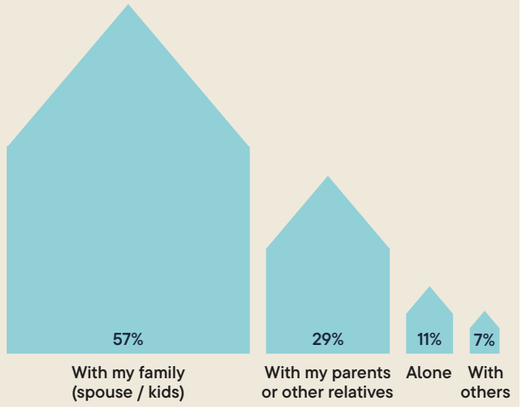


Property ownership

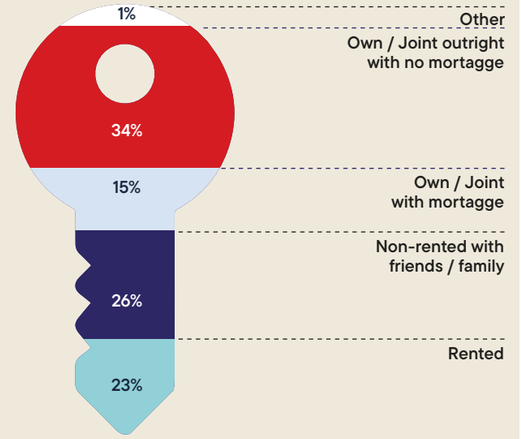


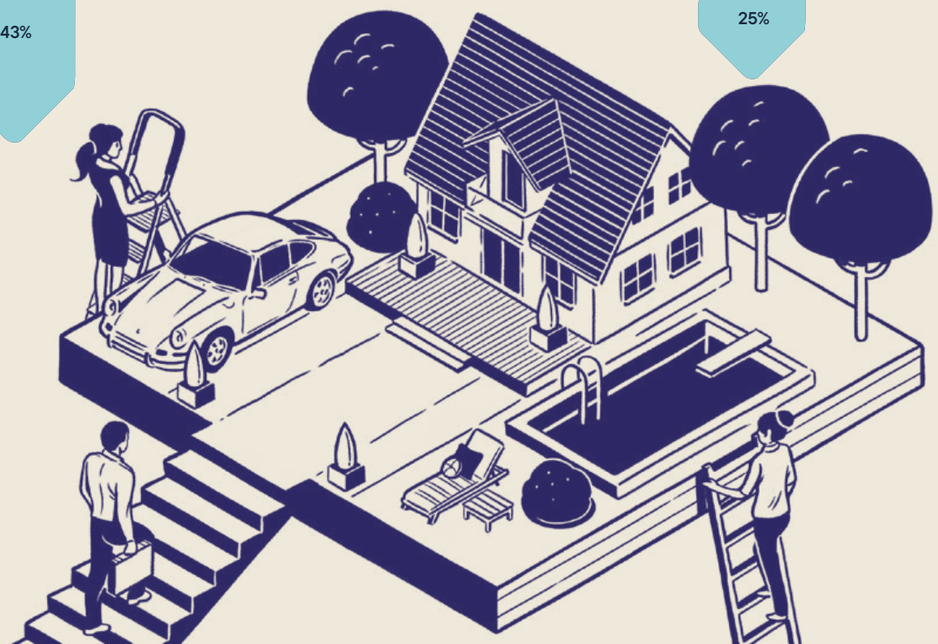
Romania

Where I live...



Property ownership





Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

Educating and Empowering

Financial education continues to be informal and fragmented. Internet searches are the leading source in the Czech Republic (36%) and Romania (37%) and joint-leading in Poland (34%), while parents and friends remain highly influential. Schools still play only a modest role in all three countries: 12% of Czechs, 12% of Poles and 10% of Romanians cite school as a source of financial education.

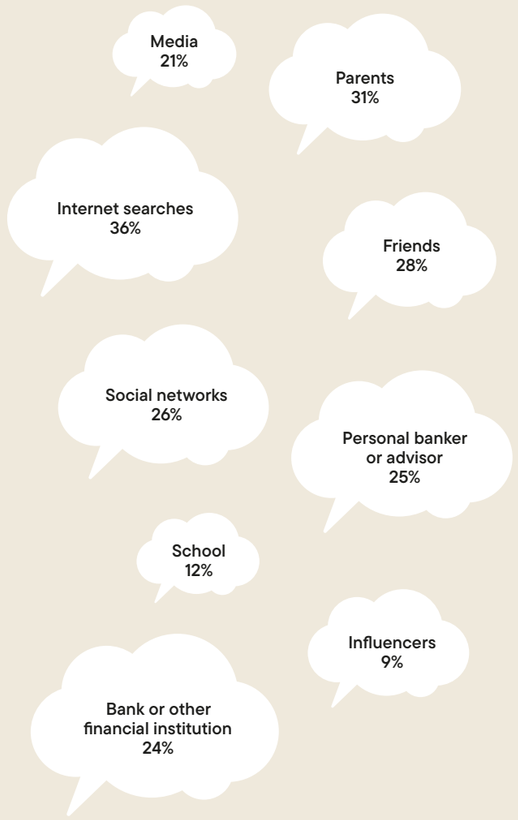
Interestingly, more young Czechs now report getting financial education from personal bankers/advisors (25% vs 20% in 2025), which suggests that young Czechs are maturing in their attitudes about where they should look for sound, professional financial advice. This source also grew in Poland (14% vs 13% in 2025), but it remains way down the list in Romania (9% vs 6% in 2025).

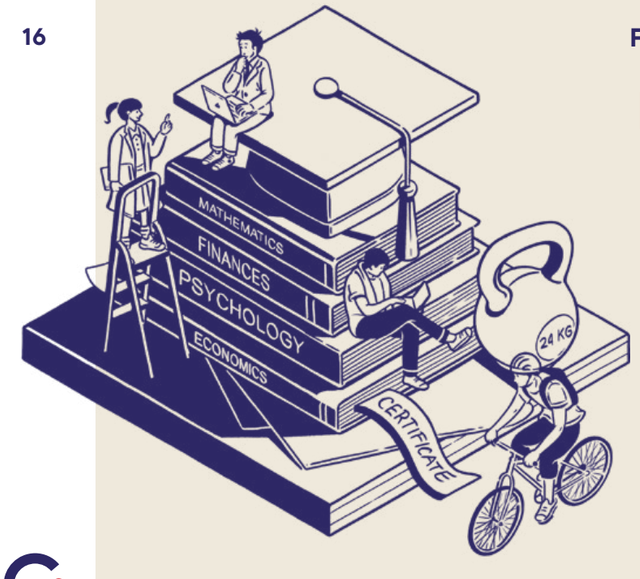
Financial influencers (or 'finfluencers') continue to see their influence decline. They were chosen by 12% of young Poles compared with 23% of respondents who said they followed a financial influencer in the 2024 survey. In the Czech Republic those figures were 9% and 22% and in Romania 8% and 20%, respectively.

Confidence in financial knowledge varies sharply between the three countries: 79% of Czech respondents believe their education is sufficient to help them avoid fraud or scams, compared with 73% of Romanians and just 66% of Poles. In fact, one in five young Poles explicitly say that their financial knowledge is not sufficient, the highest level among the three countries.

Czech

Where I get my info...





Financial education level

79%

Sufficient to avoid fraud or scams

10%

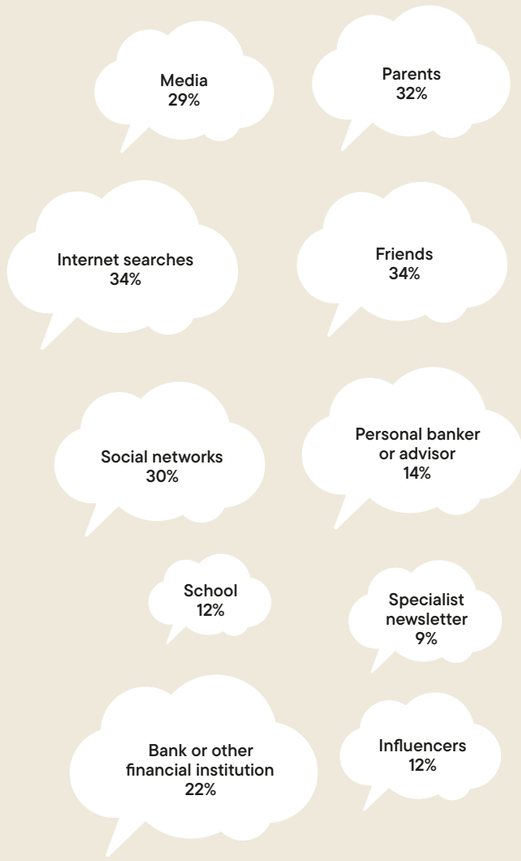
Not sufficient to avoid fraud or scams

11%

Don't know

Poland

Where I get my info...



Financial education level

66%

Sufficient to avoid fraud or scams

20%

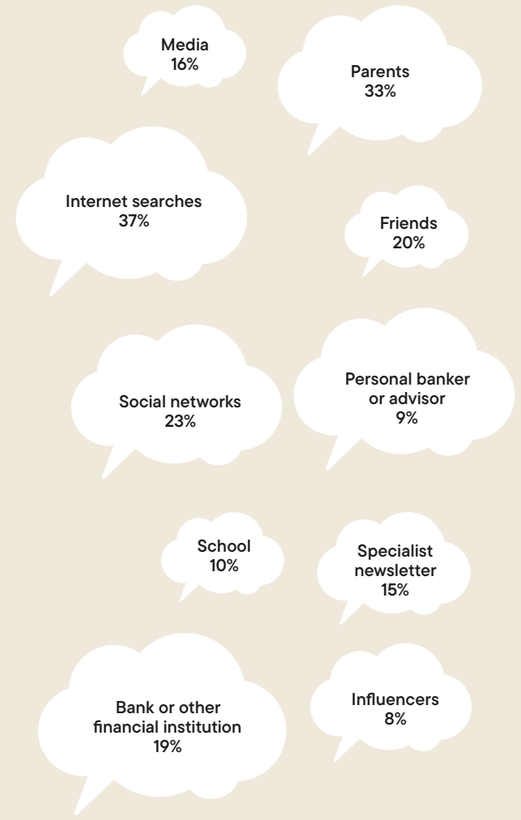
Not sufficient to avoid fraud or scams

14%

Don't know

Romania

Where I get my info...



Financial education level

73%

Sufficient to avoid fraud or scams

17%

Not sufficient to avoid fraud or scams

10%

Don't know

Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

Aspirations and Ambitions

Despite widespread concerns about AI, jobs, income and housing, the 2026 YMM survey found that optimism remains high among young people in all three countries. In Romania 74% believe their financial aspirations are attainable (vs 75% in 2025), in Poland 72% believe they are attainable (vs 71% in 2025) and in the Czech Republic 67% believe they are attainable (vs 60% in 2025). The numbers who do not feel their financial aspirations are achievable was steady at 13% in Poland, 11% in Romania and 18% in the Czech Republic. All groups generally believe their financial aspirations are achievable, though women and those on lower incomes are significantly less likely to feel they are achievable, while men and those earning above the national average have more confidence they can achieve their financial aspirations.

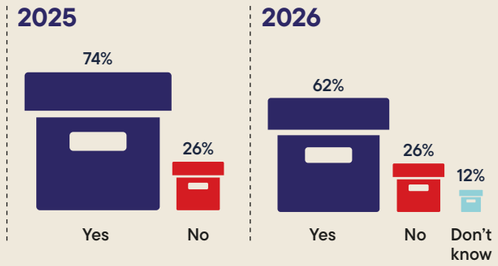
The top reasons why some don't feel their financial aspirations are achievable remain the same as last year, with not being able to earn enough and the cost of living is too high cited in all three countries. Taxes were cited as the third top reason in Romania and Poland, but given the expensive real estate in the Czech Republic house prices being too high was picked by young Czechs in third place.

The ranking of ambitions is remarkably consistent among the three countries as well as compared with last year's survey. Security comes before luxury: "Have enough money to not worry about paying bills and have some spare" and "Have enough money to be able to provide for myself and my family" comfortably outrank being able to enjoy spending on spontaneous travel, cars or luxury goods. Home ownership remains a top-three goal in all three markets, although its importance has declined from 2025 in both Czechia and Poland, likely because of the rising unaffordability of property.

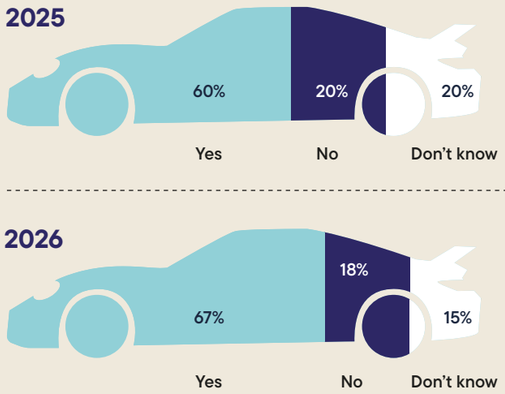
One way to achieve financial goals is to relocate and mobility remains strong among young people in all three countries. The willingness to relocate for career, income or living-cost is highest in Romania (72%), followed by Poland (64%) and Czechia (62%). The EU remains the most attractive destination outside the respondent's home country. For those who would not move, family ties are the most important barrier in all three countries. Housing costs and the difficulty of finding suitable accommodation are the next most common concerns, showing that mobility itself can be financially taxing.

Czech

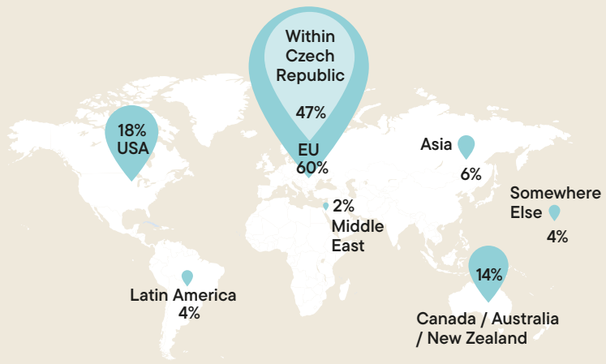
Would you move to get ahead?



Are financial aspirations achievable?

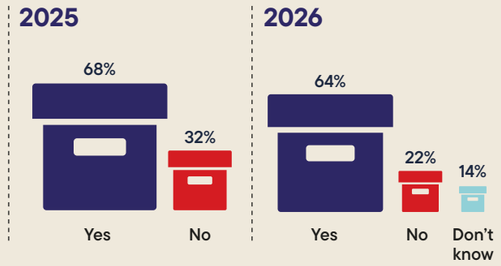


Emigrate to elevate?

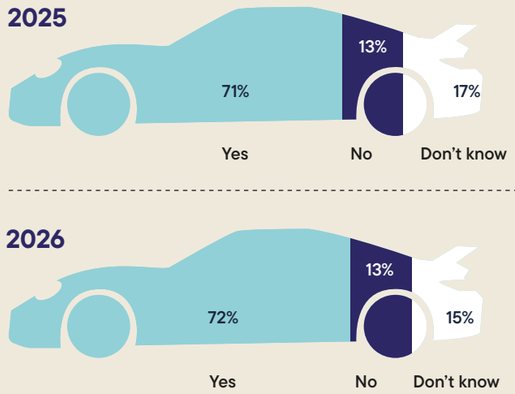


Poland

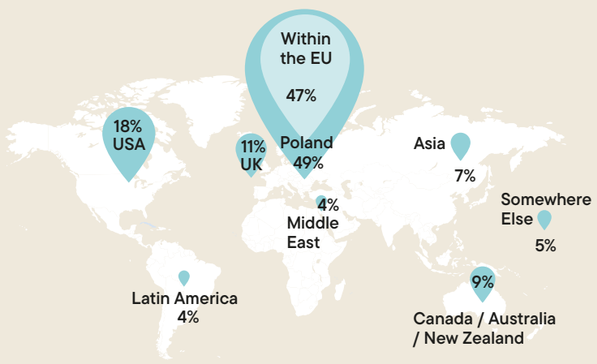
Would you move to get ahead?



Are financial aspirations achievable?

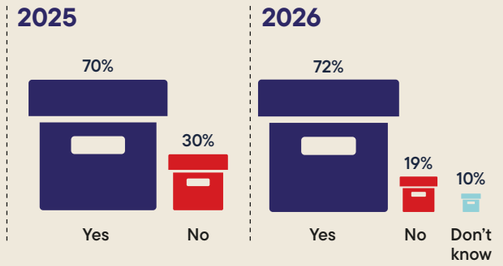


Emigrate to elevate?

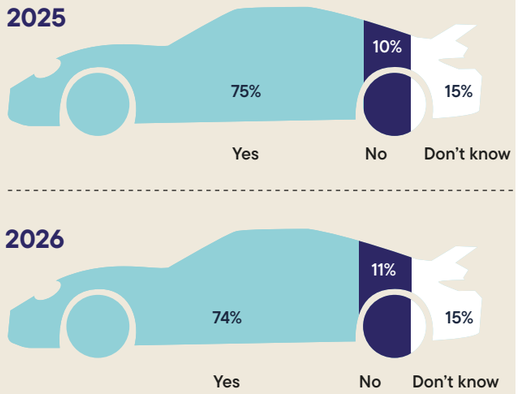


Romania

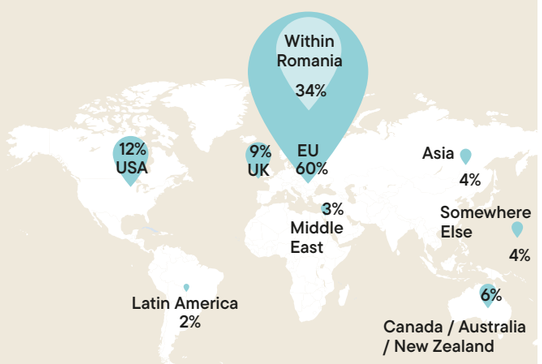
Would you move to get ahead?



Are financial aspirations achievable?



Emigrate to elevate?



Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

Notes

Notes and further reading

www.cook-comm.com

https://www.deloitte.com/global/en/about/press-room/deloitte-2026-gen-z-and-millennial-survey.html

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

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

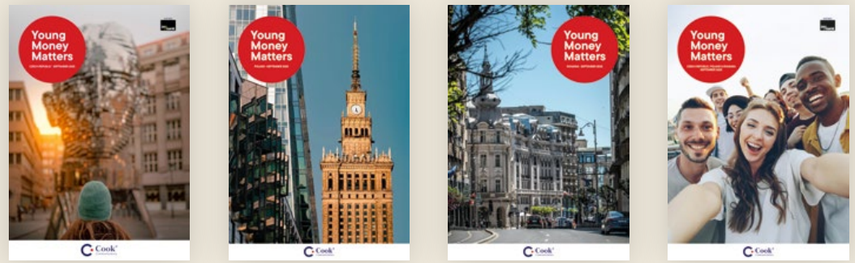
Young Money Matters was written by Nicholas Watson, and translated from the English by our teams in Bucharest, Prague and Warsaw. The questionnaires upon which the surveys were based were developed, collectively, by Alexandru Alexe, Daliana Bărbuică, Marie Chaloupková, Joe Cook, Matyáš Hopp, Agata Koczowską, Vít Šubrt, Nicholas Watson and Anna Ziubińską. The surveys were conducted by 3Gem Media Group. Designed by studio ginger&fred in Prague, illustrations by Alice Slavíček. Young Money Matters is published by, and is the copyright of, Cook Communications © 2026.

Cook® Communications

Download YMM to your device



Young Money Matters 2025



Young Money Matters 2024



Cook® Communications

Young Money Matters 2027

Sponsorship opportunity

Align your brand with **Central Europe's leading financial insights** platform on young people and their money.

CONTACT US!

Joe Cook
Managing Director
(420) 602 683 230
j.cook@cook-comm.com

