

Young Money Matters

CZECH REPUBLIC • 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

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Survey Parameters

The main objectives of the 2026 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.

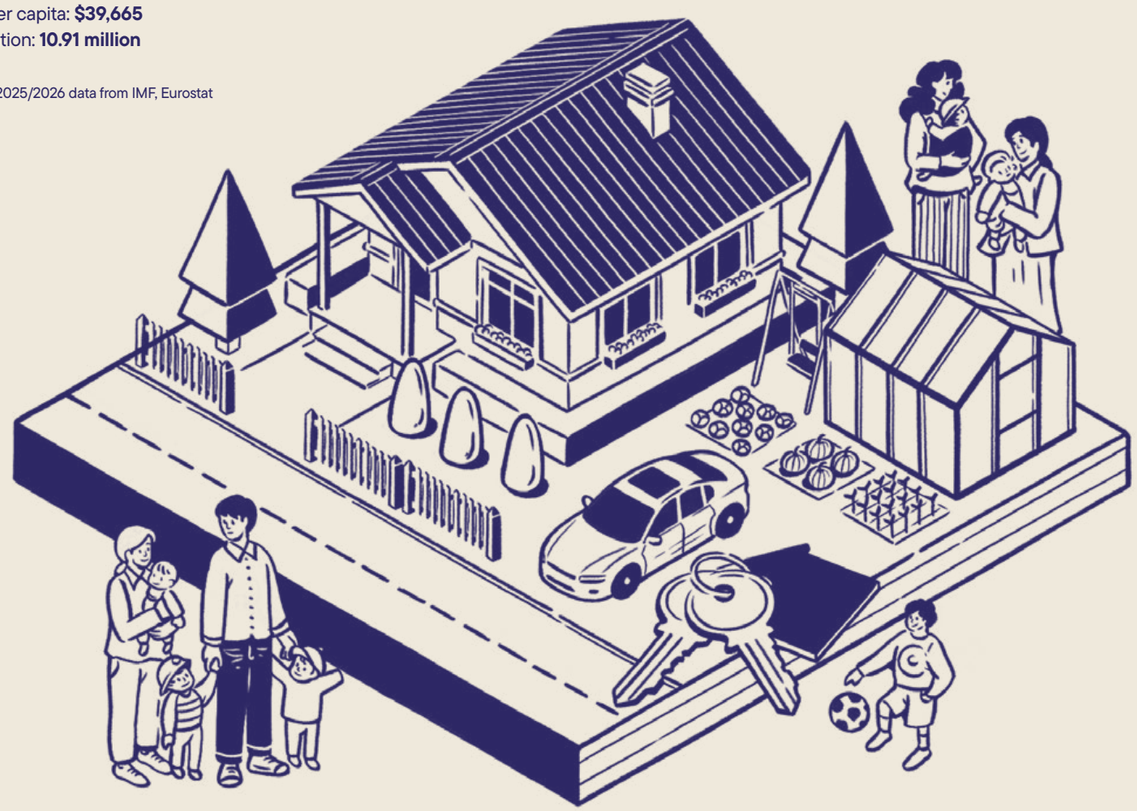
The online quantitative study that serves as the basis for this year's Young Money Matters report was carried out by 3Gem Media Group between 1–15 June 2026, using questionnaires that were prepared by Cook Communications.

3Gem polled 1,000 Czechs aged 18–35, with the largest single group (32%) being 30–35 years old (Millennials). The other three groups (Gen Z) were: 18–21 (23%), 22–25 (25%) and 26–29 (19%).

In terms of education, 31% of our respondents were university educated, 59% were educated to high school diploma level, and 10% attended a vocational high school. Those quizzed resided in a diverse range of villages, towns and cities across the Czech Republic. The gender balance of respondents was 49% male, 51% female.

GDP: **$432 billion**
GDP per capita: **$39,665**
Population: **10.91 million**

Source: 2025/2026 data from IMF, Eurostat



Key Findings

- In this year's YMM survey, the **proportion of 18–35s in full-time paid employment** is 52% vs 44% in the 2025 survey, two-fifths (38%) of whom are earning in line with the national average salary of CZK 52,283 (€2,164). Among those who aren't, more are likely to be earning less than average (36%) than more (25%).
- Almost half (48%) say they **haven't noticed a change in their discretionary income over the past year**. However, those who have experienced a change are more likely to say it has decreased (30%) rather than increased (22%).
- Nearly two-fifths (38%) of those employed are now doing **supplementary work to generate extra income**, suggesting their main income alone is not sufficient. The majority (64%) are earning up to an additional CZK 12,000 (€500) per month.
- Two-fifths (41%) also **receive financial help from their family**, although this has declined since 2025 (56%). The majority (62%) of those receiving support from their family are given up to CZK 24,000 per year.
- Three-fifths (62%) **would consider moving to further their career**, increase their income or lower their cost of living. They are most likely to consider relocating within the Czech Republic (47%) or the EU (60%). A quarter (26%) would not consider moving, with family ties (49%) being the main reason.
- Half (49%) believe **the number of entry-level jobs has fallen over the past year due to the rise of AI**. Men and those earning an above-average income are more likely to believe the rise of AI has not impacted the number of entry-level jobs available over the past 12 months.
- A sixth (16%) of those employed feel **their job role is currently threatened by the rise of AI**, but more than a third (35%) believe their job will be threatened in the next few years. Half do not feel threatened by AI in any way.
- Income is being spent similarly to 2025, but there are **signs of a growing focus on savings**. Compared with a year ago, significantly more have a savings account and usage of several other financial products like shares and pensions has also increased.
- Young Czechs are now more likely to be **moving any leftover money into a savings account** (43% vs 34% in 2025) and the proportion who are seeking out financial investment products for leftover money has doubled (24% vs 12% in 2025).
- Despite an increase in the average percentage of income going into savings (13% vs 11% in 2025), 47% still only have **less than one month of savings for use in case of an emergency** or unexpected bills.
- In a positive sign, **financial aspirations are increasingly viewed as achievable** (67% vs 60% in 2025). The top aspiration continues to be having enough money to be able to provide for themselves and their family (54%).
- **Owning their own home has become less important** (35% vs 42% in 2025) but still ranks in the top three financial aspirations for 18–35s. Overall, their financial aspirations are increasingly viewed as achievable (67% vs 60% in 2025).
- Four-fifths (79%) feel their **level of financial education is sufficient** to help them avoid fraud or scams.
- Their **financial education typically comes from internet searches (36%) and parents (31%)**, though a quarter of 18–21s say they also receive financial education in school.

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Jobs and Income

In the 2026 Young Money Matters survey, 52% of respondents were in full-time paid employment. Together with 12% in part-time paid employment, 7% self-employed and 2% who run their own business, the 73% of 18–35s in some kind of employment is broadly consistent with the wider country's 75.4% employment rate recorded in May 2026.

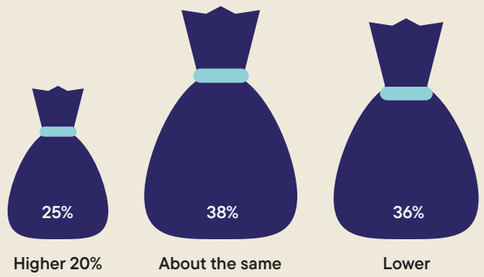
The number of those working part-time fell slightly to 12% from 14% in the 2025 YMM survey, though the level remains higher than the national average of 7.8%, which is one of the lowest levels in the EU. The EU average in part-time employment is 19.8%. The Czech government considers the 514,200 individuals working in a shorter-duration main job as far too low and a "critical bottleneck" in helping to expand the country's labour force by 200,000 to 400,000 workers. The shortage of flexible roles — a result of Czech-specific contracts that allow employers to avoid paying insurance premiums — is felt most acutely by women, who account for 70% of part-time workers in the country and 61% in our 2026 YMM survey.

The number of unemployed 18–35s fell to 4% from 7% in last year's survey. This is in line with the historically low unemployment rate in the Czech Republic, which in May 2026 was 3.2%, according to the Czech Statistical Office. Youth unemployment (aged 15–24) in Czechia stood at 8.4% in April 2026, the lowest among the four Central European countries and compares with a rate of 15.1% across the EU, according to Eurostat. This is helping to put a floor under wages, with 52% of 18–21s and 64% of 22–25s earning at or above the national average salary of CZK 52,283 (€2,160) per month. Men (37%) and 30–35s (34%) are significantly more likely to be earning above the national average, while women and 18–21s make significantly less, with almost half earning below the average. Of course, the pay of those entering the job market or who are in the early stage of their careers would ordinarily be lower than those with more experience.

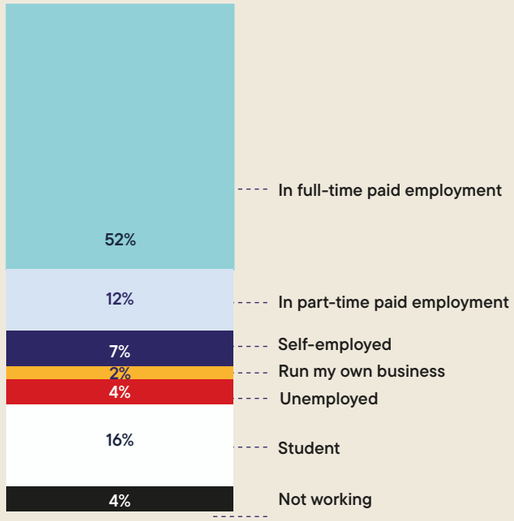
With the high cost of living and relatively low salaries in the Czech Republic, more are seeking supplementary work to make ends meet. Those aged 18–21 are significantly more likely to be doing supplementary work, with half generating extra income on top of their regular employment. This compares with an average of 38% across all age groups (supplementary work decreases with age). The majority (64%) are earning up to CZK 12,000 per month from their supplementary income, with over two-fifths (44%) considering it to be a small entrepreneurial business.

Yet behind the strong employment figures a shift is taking place more broadly in the country which should worry young people. Long one of the EU member states with the lowest unemployment rates, the Czech Republic's general unemployment rate is inching up (3.2%),

Monthly income v national average gross monthly salary

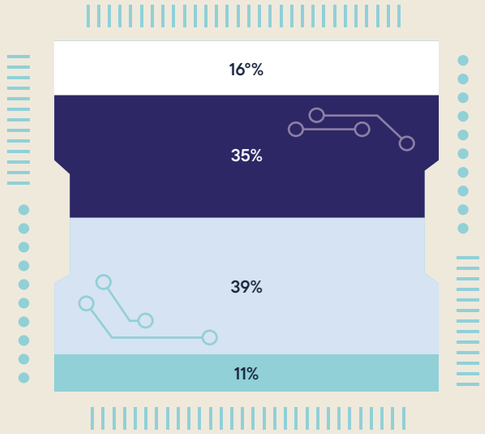


Employment

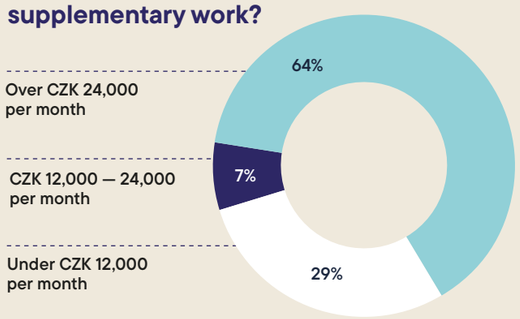




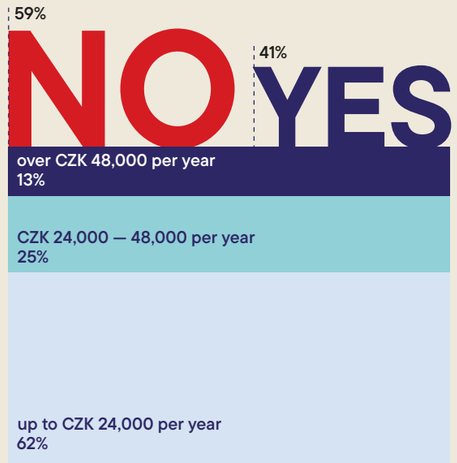
Is your current job position threatened by the rise of AI?



How much extra income from supplementary work?



Do you receive financial help from relatives?



with the male unemployment rate now standing at 2.6% and the female unemployment rate at 3.7%. Energy-intensive industries, such as coal mining, basic metals, automotive production and machinery manufacturing, are bearing the brunt of the layoffs as companies respond to rising costs and weaker demand, but job cuts are also starting to appear in sectors long regarded as stable, including finance, energy and information technology.

HR specialists say that globally, major employers are already demanding proof that a job cannot be automated before approving new hires. Recruiters report falling demand for entry-level positions in IT, analytics and administrative support, while experienced workers who can manage or integrate AI tools are increasingly favoured. This tallies with the 2026 YMM survey, which found that half (49%) of 18–35s believe the number of entry-level jobs has fallen over the past year due to the rise of AI. About a sixth (16%) of those employed feel their job role is currently threatened by the rise of AI, but another third (35%) believe their job will be threatened by this in the next few years. Half do not feel threatened by AI in any way, with 11% of those even believing it will have a positive impact on their job and income. Men and those earning above average are most likely to believe the rise of AI has not impacted the number of entry-level jobs available over the past 12 months.

All this is already impacting Czech attitudes towards jobs and work. A June 2026 survey by STEM polling agency found that despite the Czech Republic's low unemployment rate, 40% of working age people were concerned about unemployment. "We continue to observe strong concerns among young people," the report noted. As such, 90% said they would be open to radically change their professional field and career to avoid being unemployed.

Financial support from family members remains important, though down from last year. Two-fifths (41%) of 18–35s receive financial help from parents or other family members versus 56% in 2025, with the majority receiving up to CZK 24,000 (about €1,000) per year. Inevitably, the groups most likely to receive help are those on lower incomes (54%), 18–21s (68%) and women (48%). Despite those on higher incomes being less likely to receive financial support from family, those who do get significantly more than those on lower incomes: a quarter are receiving more than CZK 48,000 per year as are 30–35s (24%).

Despite the average gross monthly nominal wage increasing by 8.1% in the first quarter of 2026 versus the year-earlier period (6.4% in real terms), 30% of 18–35s surveyed in our survey say their discretionary income has decreased over the past year; 48% say it has stayed the same; just 22% say it has increased. Those earning above the national average are significantly more likely to say their discretionary income has increased over the past year, while for those earning below the national average discretionary income is significantly more likely to have decreased.

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Spending and Saving

Food and rent remain the greatest monthly expenditures for young Czechs, consistent with previous YMM surveys. On average, 18% of their monthly income goes to cover the rent, while 22% is spent on eating, with this percentage being highest among those earning less than the national average (25%) and women (24%).

Utilities and transport costs each accounted for an average 11% of monthly income, reflecting the stability in gas and electricity prices in 2025, and the continued low and subsidised public transport across the Czech Republic, which makes it one of the cheapest places in Europe to travel around. According to a 2026 survey of bus, tram, metro and train fares in 31 major European cities, Prague's single-ticket fare ranked 6th cheapest in Europe.

Young Czechs, like young people all over the world, enjoy their free time and the fourth highest expenditure (12%) is on leisure activities, which rose to 15% for 18–21s.

Young Czechs are now putting slightly more of their monthly income into savings. In 2025, on average 11% of monthly income went into savings, but this rose to an average of 13% in 2026 (based on the national average salary that would translate into about CZK 6,800). This is backed by other surveys. According to Eurostat, the household savings rate in the Czech Republic was 19.2% last year, making it the highest in the EU, along with Germany. The EU average was 13.6%. Unsurprisingly, those on higher incomes (17%) and men (15%) save a greater proportion of their monthly income than those on average/lower incomes (11–12%) and women (11%). Interestingly, those in the 18–21 age group save more (14%) than the other age groups (12–13%).

But too many young Czechs still save too little. Despite our survey finding more 18–35s putting more of their income into savings, nearly half (47%) still only have less than a month's income to sustain themselves in case of emergencies or unexpected bills, while 24% report having one to two months, 17% three to five months and 13% six months or more. Deloitte's 2026 Gen Z and Millennial Survey said nearly half of all its respondents reported living from paycheck to paycheck.

As you'd expect, the 2026 YMM survey found that savings tend to increase with age. Nearly a fifth (18%) of 30–35s have at least six months' worth of savings, compared with 6% of 18–21s, 11% of 22–25s and 12% of 26–29s. Those on lower incomes have fewer savings (61% with less than a month, 12% with six months or more) compared with those earning above-average salaries (29% and 23% respectively). Women also have less in savings (54% with less than a month, 9% with six months or more) compared with men (39% and 16% respectively).

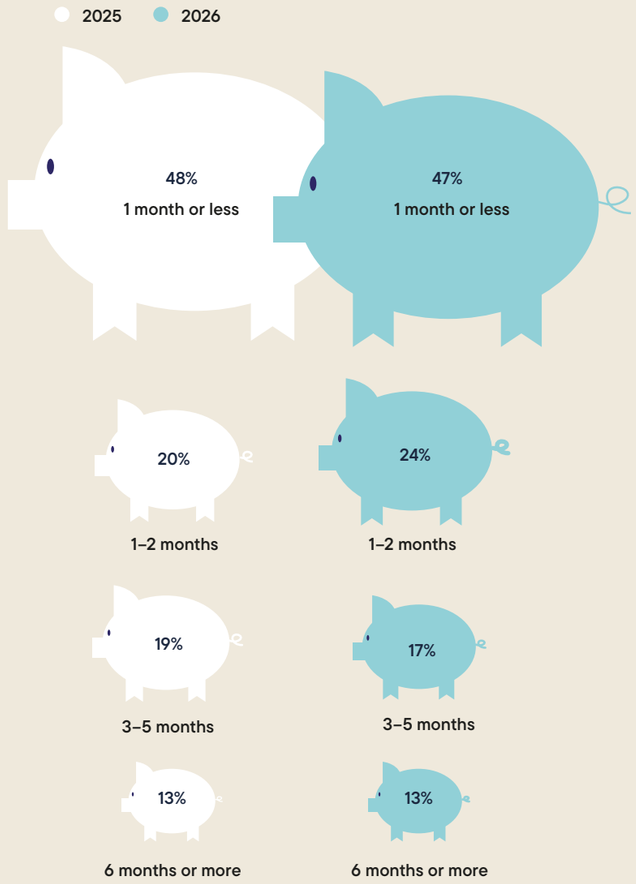
There has been a significant decline in the proportion of 18–35s who never have any money left over at the end of the month, from 22% in our 2025 survey to 14% in this year's. More than two-fifths of those surveyed (43%) are now moving leftover money into a savings account. They are also now more likely than before to seek out a financial investment product (24% in 2026 vs 12% in 2025) than leave money in their current account (21% vs 26%).

The group most likely to leave money in their current account are 18–21s, while those aged 22–25 are the most likely to spend it on lifestyle choices. Men (34%) and higher earners (36%) are the most likely to seek out an investment product.

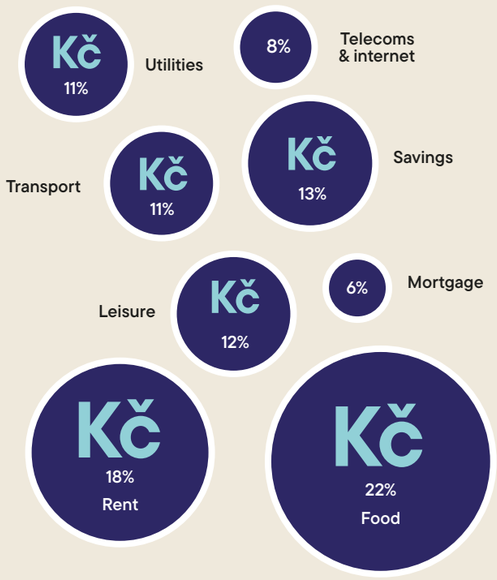
The financial products that most young Czech savers are currently using (outside of bank accounts and credit cards) are life insurance (23%), shares (23%), supplementary pension/pension insurance (18%), investment funds (17%) and cryptocurrencies (16%). Except for crypto, which was stable from last year, all those financial products are being used by more people in 2026 than last year.

Concerning financial products that respondents say they would like to use, those earning below the national average are less interested in financial products focused around 'borrowing' such as a car lease, personal loan or consumer credit. Those aged 18–21 are less likely to want a mortgage as the price of apartments across the Czech Republic rise to levels outside the reach of most young people; interest in this product grows with age.

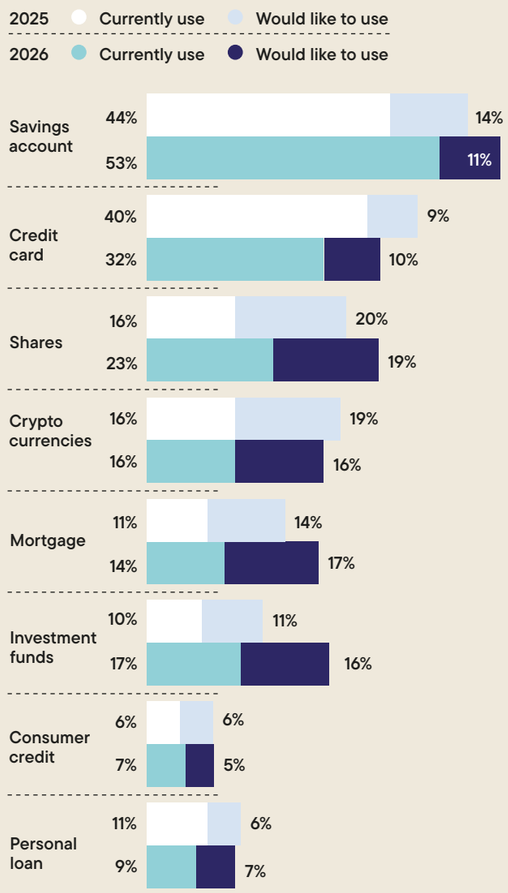
My savings will cover...



Where my money goes...



My financial products...



Gender Differences

Overall, the 2026 YMM survey of Czechs aged 18—35 shows very clear gender differences 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. That compares with 43% of women in last year's survey. Just 13% of women earn above the national average, while 37% of men do. This is reflected in broader indices showing the Czech Republic has one of the highest gender pay gaps in the EU. According to the latest data from Eurostat, in 2024 the Czech Republic had the second highest gender pay gap (defined as the difference between the average gross hourly earnings of male and female employees) at 18.5%, better than only Estonia. This compares with an EU average of 11.1%

Our survey clearly shows that such income disparities are reflected in other financial measures: 54% of young Czech women 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 women (19%) have no money left over at the end of the month than men (10%). This is having an impact on family life: 23% of women say their current financial situation made them postpone starting a family for more than five years. This figure drops to 18% for men.

Our survey also shows only 13% of young Czech women seek out investment products for leftover money compared with 34% of men. There is a clear 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. Ultimately, less young Czech women (58%) believe their financial aspirations are achievable than men (76%).

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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?

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Home and Family

Households in the 2026 YMM survey look similar to those in 2025, with half (51%) of 18–35s living with their family (spouse/partner/children). Just under a third (31%) live with parents or other relatives. There has been a small uptick in the number of young Czechs living with non-family members, from 6% in 2025 to 8% this year. Just 14% live alone. Our survey found that 36% own their own home (they are equally likely to own it outright as to have a mortgage); 43% live in rented accommodation; and 21% live in non-rented accommodation with friends or family.

Unsurprisingly, those in the 18–21 age group (58%) and on lower incomes (40%) are most likely to be still living with parents or other relatives. And the residential property market in the Czech Republic, with house prices and rents continuing to rise and interest rates remaining relatively high, conspires to keep them living at home.

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. In the next affordability tier is Brno at 14.0.

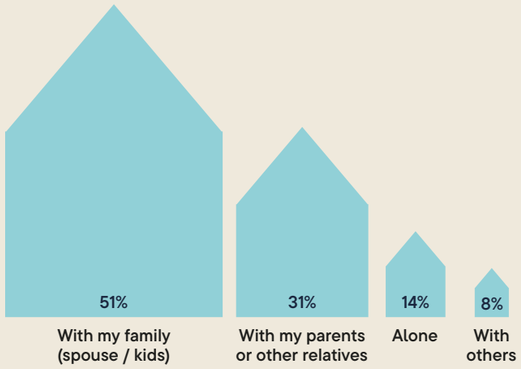
But even those who can afford such prices will find the mortgage market an unforgiving place. Among the 28 countries analysed in Deloitte's Property Index 2025 report, the Czech Republic was one of six countries (including also Hungary, Poland and Romania) where the highest average mortgage interest rate exceeded 5.0%.

The rental situation in the Czech Republic is little better for young people. Deloitte's report puts Prague's average monthly rental cost at €16.5/m² (vs €15.9/m² in 2024), higher than even that in Manchester, Hamburg or Brussels, though behind Warsaw at €17.9/m². Rents in the Czech Republic's second city of Brno are now €13.9/m².

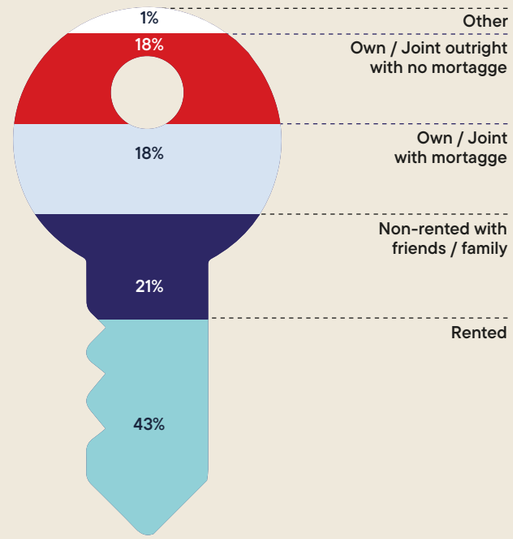
Such a difficult housing market inevitably forms a major factor affecting young people's plans to start a family. In our survey almost half (49%) of 18–35s say their financial situation has negatively affected their plans to start a family. 41% say they have postponed starting a family, either in the short or long term; 8% have decided not to start a family at all.

This is backed by other surveys of young people. Deloitte's *2026 Gen Z and Millennial Survey* found that more than half of Gen Zs (55%) and Millennials (52%) say they are delaying major life decisions, such as marriage, starting a family or business, or furthering education due to their financial situation.

Where I live...



Property ownership



Financial education level

79%

Sufficient to avoid fraud or scams

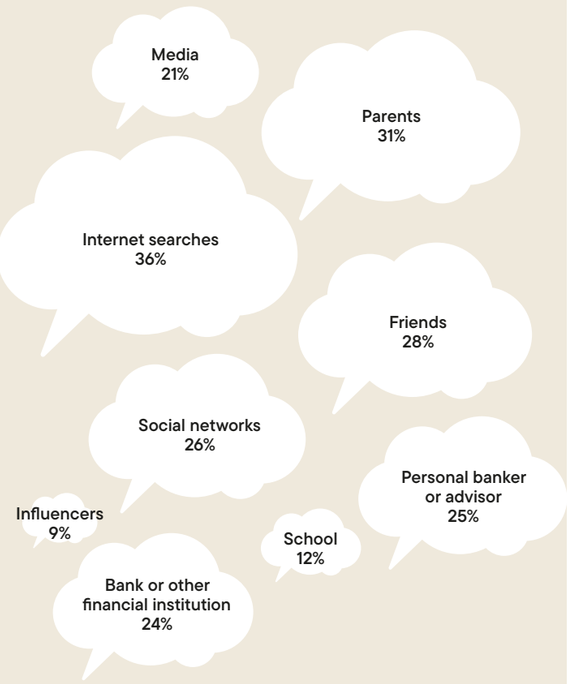
10%

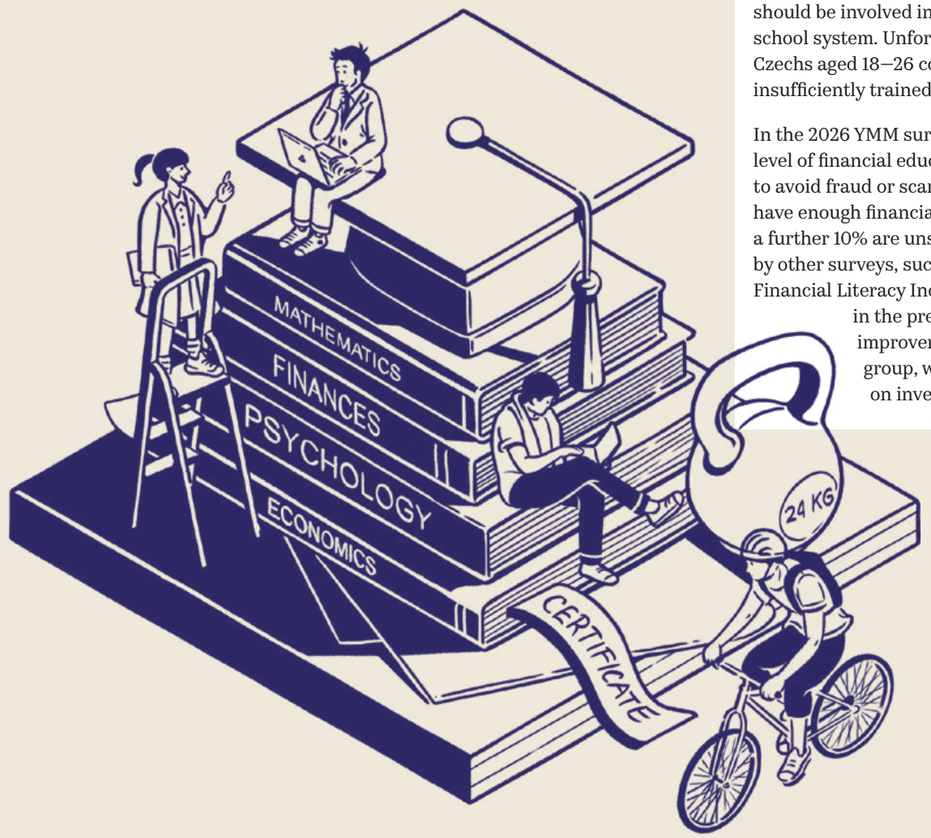
Not sufficient to avoid fraud or scams

11%

Don't know

Where I get my info...





Educating and Empowering

The 2026 YMM survey shows that the internet (36%) has replaced parents as the most used source for 18–35s to get advice and information about managing their finances. Parents are now in second place at 31%, down from 36% in last year's survey. In third place are friends at 28%.

Social networks appear to be playing less of a role compared with 2025 (26% vs 30% in 2025), as are influencers (9% vs 22% in 2024). Interestingly, more 18–35s are now 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. Specialist newsletters (5%) are more likely to be used as a source of information by men and those earning above the national average.

School fell further in the list of sources used for financial advice by young Czechs (12% vs 16% in 2025), suggesting that efforts to improve the teaching of financial literacy in schools are failing. According to the Czech Banking Association's (CBA) 2025 Financial Literacy Index, two-thirds of respondents (69%) think the state should be involved in financial education through the school system. Unfortunately, in the same survey, Czechs aged 18–26 consider teachers themselves to be insufficiently trained in finance.

In the 2026 YMM survey, 79% of 18–35s believe their level of financial education is sufficient to enable them to avoid fraud or scams. Just 10% don't believe they have enough financial education to avoid fraud, while a further 10% are unsure. This confidence is backed by other surveys, such as the CBA's survey, whose Financial Literacy Index rose by 1 point to 57 points in the previous year, with the biggest improvement recorded by the 18–34 age group, who proved significantly stronger on investment issues.

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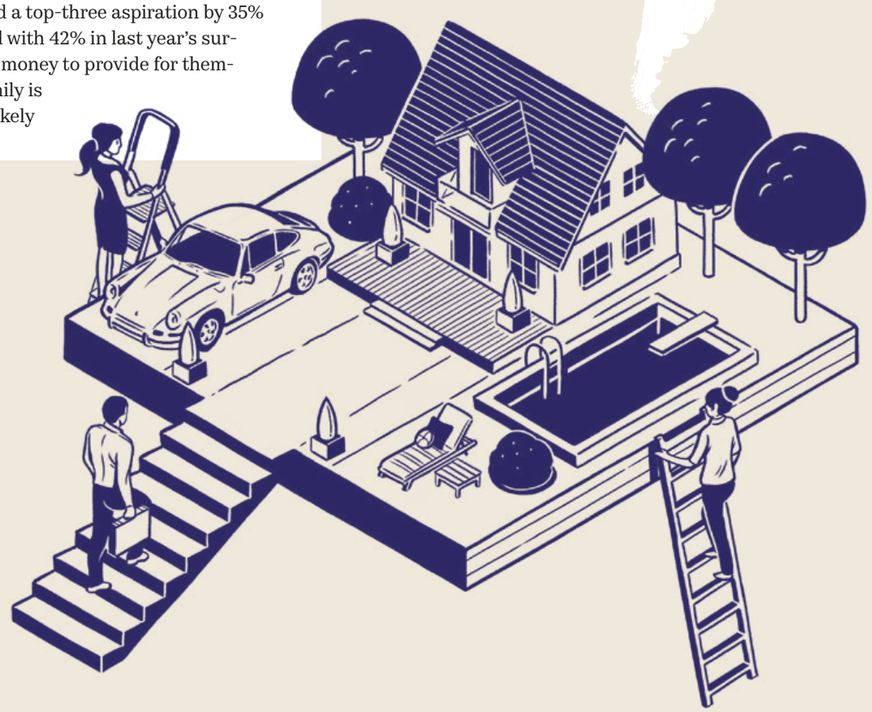
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Aspirations and Ambitions

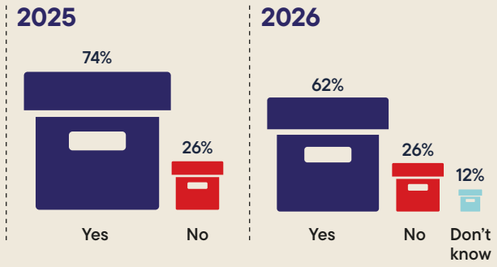
Despite widespread concerns about AI, jobs, income and housing, the 2026 YMM survey found that more young Czechs feel their financial aspirations are achievable. In the 2025 survey, 60% felt their financial goals were achievable, but that has risen to 67% in this year's. Just under a fifth (18%) do not feel their financial aspirations are achievable compared with 20% in 2025. Unsurprisingly, women and those on lower incomes are less likely to feel their financial aspirations are achievable, while men and those earning above the national average have more confidence that they can achieve their financial aspirations.

This general positivity is consistent with global surveys. *Deloitte's 2026 Gen Z and Millennial Survey* found that despite life's pressures, optimism persists, especially among Gen Zs: 53% expect their personal financial situation to improve over the next year, compared with 45% of Millennials. And a Eurobarometer spring survey said 57% of Czechs believe their personal standard of living will not change in the next five years; only 27% think it will decline.

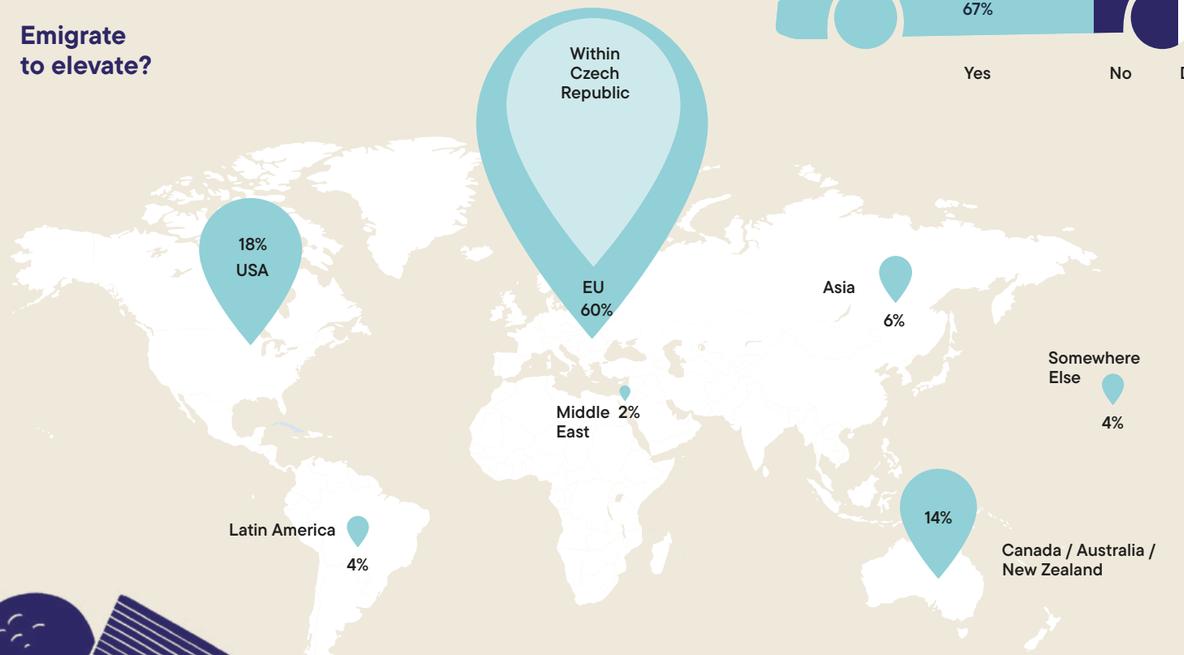
Young Czechs' aspirations have not changed since last year. "Have enough money to be able to provide for myself and my family" remains the top aspiration at 22%, followed by "Have enough money to not worry about paying bills and have some spare" at 17%, and "Own my own home" at 13%. Notably, given the unaffordability of housing and high mortgage rates, "Own my home" is now only considered a top-three aspiration by 35% of 18—35s compared with 42% in last year's survey. Having enough money to provide for themselves and their family is significantly more likely



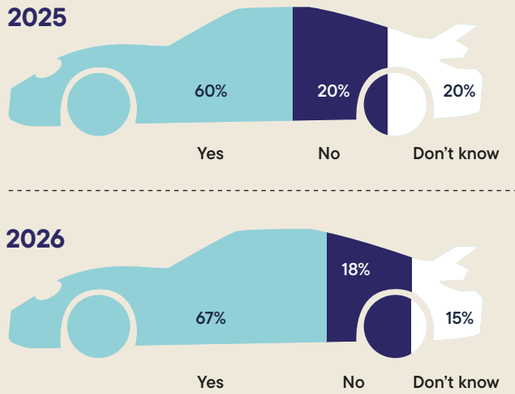
Would you move to get ahead?



Emigrate to elevate?



Are financial aspirations achievable?



to be an aspiration for those on a lower income versus a higher income. And 30—35s are more likely to aspire to pay off all existing debts given they are more likely to be burdened by a large and expensive mortgage; this aspiration is less important to 18—21s who are less likely to have accumulated debts.

The reasons cited most by young Czechs why they don't believe their aspirations are achievable remain: "I am not able to earn enough money" at 41%, "Cost of living is too high" at 40%, and "House prices are too high" at 37%, which is up from 34% in last year's survey. Deloitte's *2026 Gen Z and Millennial Survey* found that 51% of Gen Zs and 41% of Millennials say they cannot afford to own a home.

In the 2026 YMM survey, three-fifths (62%) of young Czechs say they would consider moving to further their career, increase their income or lower their cost of living. There are no significant differences in openness to moving by gender, age or income. Those who are open to moving are most likely to move either within the Czech Republic (47%) or within the EU (60%). Just under a fifth (18%) would consider moving to the US. A quarter (26%) say they would not move, exactly the same proportion as in 2025. Surveys covering the general Czech population found this resistance to relocating more entrenched; a June 2026 survey by STEM found that in the event of job loss, only 34% of adults would be willing to move to another region within the Czech Republic, which reflects the long-term low spatial mobility of the Czech population compared to Western European countries. Key obstacles to relocating cited by 18—35s in our survey include: "Family ties or wanting to stay close to family" (49%); "Housing costs in new locality" (29%); and "Difficulty renting / finding suitable housing" (27%).

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What the survey tells us...

AI is eating up junior roles: Half of young adults fear for career future. Half of 18—35s report a drop in entry-level positions over the past year due to the rise of AI. Furthermore, 51% of employed respondents fear their role is threatened either right now or in the near future, whereas 11% believe AI will positively impact their career and income.

Parenthood on back burner: Financial situation delays family plans for half of youth. Financial constraints are negatively impacting family planning for 49% of people aged 18—35. A total of 41% of respondents have postponed starting a family, while another 8% have decided against having children altogether due to money.

Young save more but still fall short: Half lack even a 1-month safety net. Although young adults are setting aside more money (13% compared with 11% in 2025), their financial cushion remains thin. Nearly half (47%) hold less than a month's expenses in savings, and a mere 13% could survive on their reserves for six months or longer.

Optimism on the rise: Young adults believe financial goals are within reach. The share of young Czechs who consider their financial goals achievable rose from 60% last year to 67%. Meanwhile, the proportion of those who view their financial aspirations as out of reach dropped from 20% last year to 18%.

Parents dethroned: Internet becomes top source for financial info as schools fail. The internet has become the top source of financial advice for 36% of young adults, taking the lead from parents (31%). Schools tumbled down the ranking to a mere 12%, signalling a failing financial literacy education system.

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Notes

Notes and further reading

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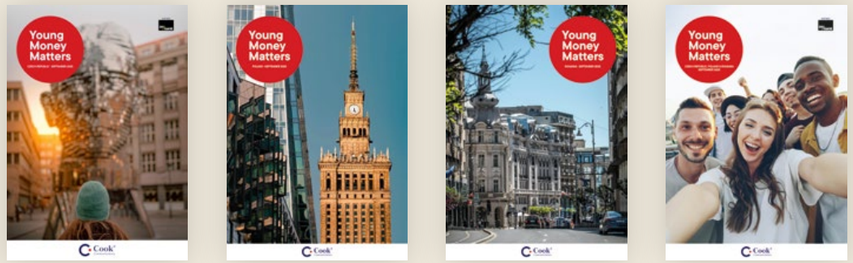
Young Money Matters was written by Nicholas Watson, and translated from the English by our teams in Bucharest, Prague and Warsaw. The questionnaires upon which the surveys were based were developed, collectively, by Alexandru Alexe, Daliana Bărbuică, Marie Chaloupková, Joe Cook, Matyáš Hopp, Agata Koczowską, 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.

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