Young Money Matters

POLAND • 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 Poland, the Czech Republic 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 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 1–12 June 2026, using questionnaires that were prepared by Cook Communications.

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

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

GDP: **$1.035 trillion**
GDP per capita: **$28,374**
Population: **37.351 million**

Source: 2025/2026 data from IMF, GUS



Key Findings

- In this year's YMM survey, more than half (56%) of 18–35s are **currently in full-time employment**, though this has declined since 2025 (60%), while the proportion not working is on the rise (6% vs 2% in 2025).
- Just over two-fifths (44%) say **their income is in line with the national average** of PLN 9,002 per month (€2,082). The proportion earning below the national average has decreased significantly in the past year, with 18–35s now slightly more likely to be earning above average (30%) than below average (27%).
- More than two-fifths (43%) of those employed are **doing supplementary work to generate extra income**. Just under half of them (48%) are earning less than PLN 1,125 per month from this, but 42% are getting PLN 1,125–4,250 extra each month.
- Over two-fifths (44%) of 18–35s are also **receiving financial help from their family**, unchanged from the 2025 YMM report. The majority (54%) receive up to PLN 4,250 a year from family, but 27% get PLN 4,250–8,500 while 19% receive above this.
- Despite many 18–35s doing supplementary work and/or receiving financial support from family, a third (32%) say **their discretionary income has decreased over the past year**, while only a fifth (20%) say it has increased. Approximately half (48%) haven't noticed any substantial change in their discretionary income.
- There has also been an increase in the proportion who **never have any money left over at the end of a month** (13%) compared with 2025 (10%).
- Over half (54%) of 18–35s believe **the number of entry-level jobs has fallen over the past year due to the rise of AI** and 55% of those employed feel either threatened now or will be in two or more years by this.
- Income is being spent similarly to 2025, with **food and rent remaining the biggest expenses each month**.
- There has been an increase in 18–35s **seeking out financial investment products** to invest any leftover money (17% vs 13% in 2025).
- The level of savings held by 18–35s has also decreased significantly over the past year. Two-fifths (40%) now have **less than one months' worth of savings for use in case of emergency** or unexpected bills, up from 33% last year.
- Despite this, 72% of 18–35s feel **their financial aspirations are achievable**, in line with 2025 (71%). The top three aspirations continue to be having enough money to not worry about paying bills and having some left over (42%), being able to provide for themselves and family (39%), and owning your own home (35%).
- Two-thirds (64%) are **open to moving to further their career**, increase their income or lower their cost of living; they are most likely to consider moving within Poland (49%) and the EU (47%).
- Almost half (49%) say their financial situation has **negatively affected their plans to start a family**. 43% say they have postponed starting a family, either in the short or long term; 6% have decided not to start a family at all.
- Two-thirds (66%) believe **their financial education is sufficient** to help them avoid fraud or scams, though 20% don't believe they have enough financial education. Most rely on **internet searches (34%), friends (34%) and parents (32%)** as main sources for financial education.

Young Money Matters — Cook Communications © 2026

Jobs and Income

In the 2026 Young Money Matters survey, over half (56%) of young Poles are currently in full-time paid employment, which is down from 60% recorded in last year's survey. Together with 11% in part-time paid employment, the 5% self-employed and the 5% who run their own business, the 77% of 18—35s in some kind of employment is roughly in line with the country's 2025 employment rate of 78.8% recorded by Eurostat, the EU's statistics office.

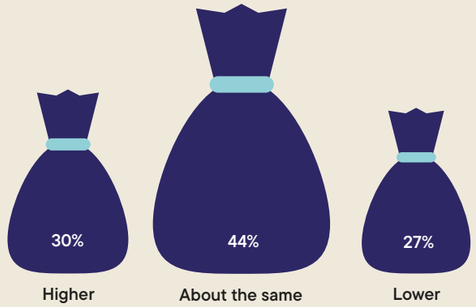
Those 18—35s in part-time employment is lower in this year's survey (11% vs 13% in last year's survey), while those self-employed fell to 5% from 7%. Poland has one of the lowest rates of part-time employment in the EU, with 6% of employed people in Poland working part-time in 2025, according to Eurostat. The Polish Economic Institute attributed low part-time employment rates to labour market constraints, cultural employment norms and insufficient childcare support.

The number of unemployed in our survey was stable at 7%, with those 18—35s saying they are not working rising to 6% from 2% in 2025. This compares with a national unemployment rate of 5.8% in June, according to GUS. Youth unemployment in Poland is one of the lowest in the EU at 11.6% in January, which compares with the broader EU average for youth unemployment during the same month of 15.1%.

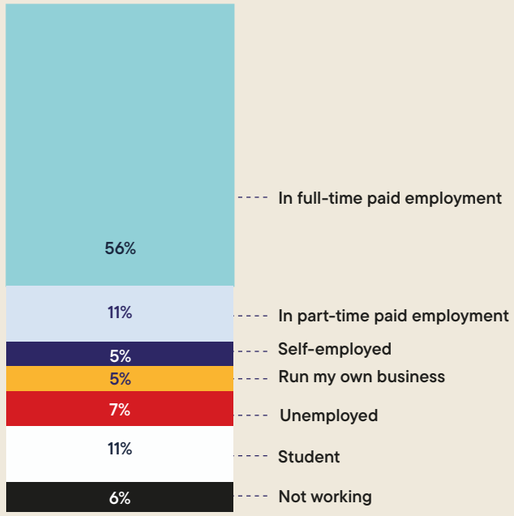
Low unemployment rates, relatively low social contributions and a low base mean that net salaries are generally rising faster in eastern European countries than in their western counterparts. According to Eurostat, hourly wages after tax in Poland (€15.6), the Czech Republic (€14.9) and Romania (€12.9) remain two-thirds lower than that in places like Luxembourg and the Nordic countries. But between 2021 and 2025, wages after tax rose by 66% in Poland, by 61% in Romania and by 28% in the Czech Republic.

Just over two-fifths (44% vs 41% in 2025) of 18—35s in the 2026 YMM survey say their income is now in line with the national average of PLN 9,002 (€2,082) per month, while 30% say they earn more compared with 28% in last year's survey. Those earning below the national average fell to 27% versus 31% in 2025. The age group 26—29 enjoys the highest monthly income with 39% earning above the national average. By contrast, 37% of 18—21s and 25% of 22—25s and 26—29s are earning below average.

Monthly income vs national average gross monthly salary

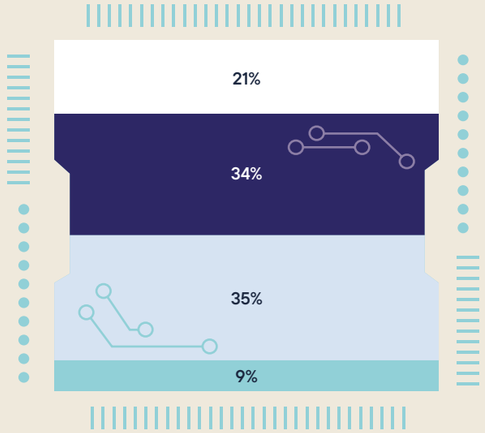


Employment

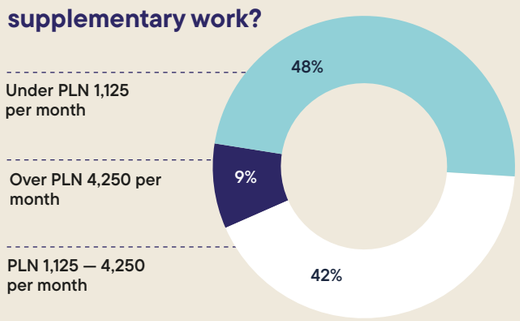




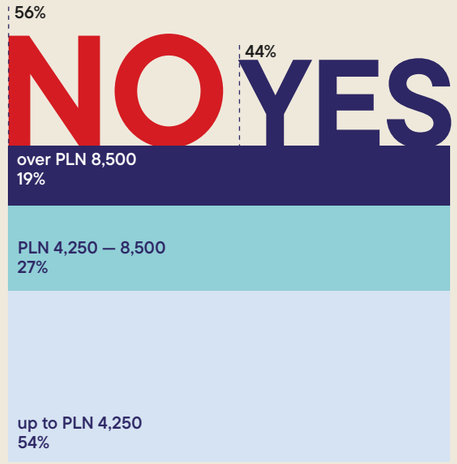
Is your current job position threatened by the rise of AI?



How much extra income from supplementary work?



Do you receive financial help from relatives?



However, a third (32%) of 18—35s in the 2026 YMM survey say their discretionary income has decreased over the past year, while only a fifth feel it has actually increased. Approximately half claim their discretionary income has stayed the same despite higher prices of energy, food, etc.

With the high cost of living (especially in Warsaw) and relatively low salaries, 43% of employed 18—35s do supplementary work to generate extra income. Two-fifths (38%) view this additional work as a small, entrepreneurial business. Almost half (48%) earn under PLN 1,125 (€250) per month from this, but two-fifths are making between PLN 1,125 and 4,250 (€1,000) extra each month. Supplementary work is most common among 22—25s, with half working on top of their regular employment, but there are no significant differences by gender, age or income.

Family remains an important source of income for many young Poles. The proportion of 18—35s receiving help from parents and other relatives remains stable at 44% in the 2026 YMM survey. More than half of those receiving financial support get up to PLN 4,250 (€1,000) per year, but a quarter receive between PLN 4,250 and 8,500, and a fifth even more than this. Financial help from family declines significantly with age; 67% of 18—21s and more than half (53%) of 22—25s receive financial support, but this drops to three-in-ten among 26—35s. Those earning below the national average are also significantly more likely to receive financial help from their family.

Although half of Polish workers still feel secure in their current jobs, concerns about job security are growing, according to the latest Labour Market Barometer 2026 by Gi Group Holding. In that survey, 33.3% of employed people in Poland now say they are worried about their professional stability compared with 26% two years ago. The advance of AI is one factor in this: more than half of young Poles (54%) in the 2026 YMM believe the number of entry-level jobs has fallen over the past year due to the rise of AI. A fifth (21%) of those employed feel their job role is currently threatened by the rise of AI, while another 34% believe their job will be threatened by this technology in the next few years.

Young Money Matters — Cook Communications © 2026

Young Money Matters — Cook Communications © 2026

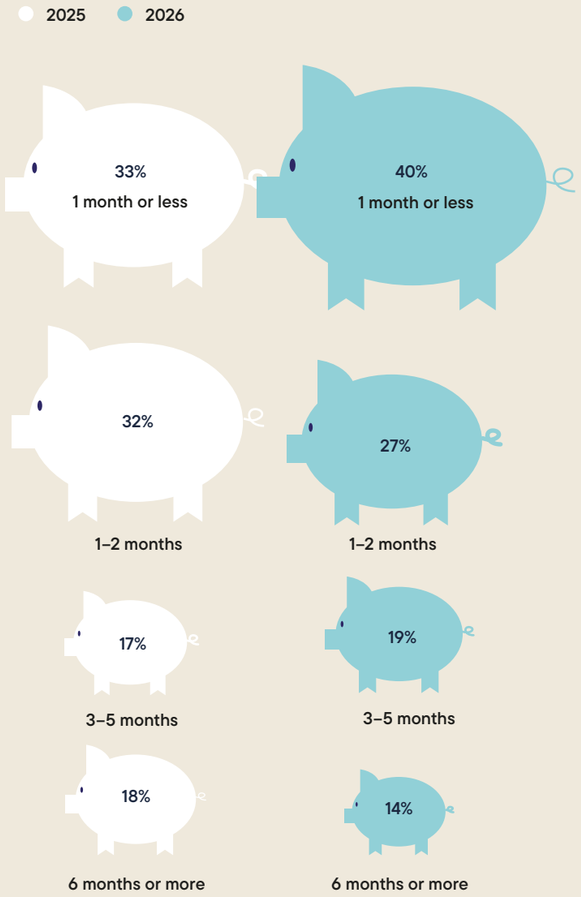
Spending and Saving

Food and rent remain the biggest monthly expenditures for young Poles, consistent with previous YMM surveys. On average, almost a quarter (23%) of their monthly income goes on food, while 16% is spent on paying the rent. Spending on food rises to 25% among women and respondents earning below the national average.

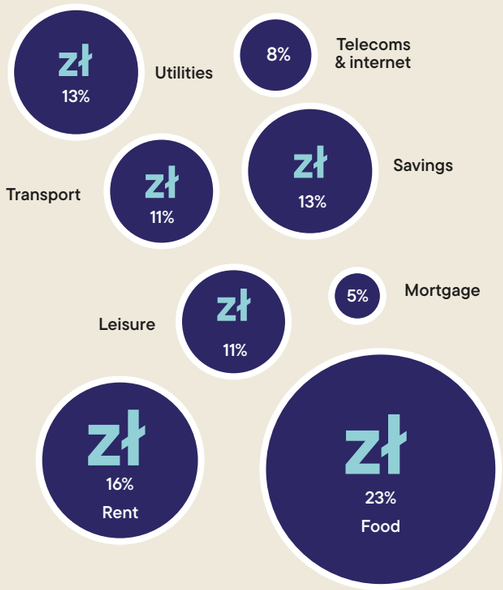
The third highest monthly expenditure is utilities at 13%, down slightly from 14% in 2025. Though a Eurostat survey found that in the second half of 2025 average electricity prices for households in the EU remained largely stable, these price levels are still well above levels from before the 2022 energy crisis. Expressed in purchasing power standard (PPS), electricity prices were the highest for households in Romania (€49.52 per 100 kWh), Czechia (€38.65) and Poland (€37.15).

In equal third place on the monthly expenditure list is savings at 13%, consistent with the 2025 YMM survey. Unsurprisingly, those on higher incomes (15%) are the greatest savers; as a general rule, as incomes grow, a larger share is allocated to savings and a smaller share to consumption. More interestingly, those in the 18–21 age bracket also put 15% of their monthly income into savings. The trend of Poles saving more is backed by several studies and is now one of the defining features of the Polish economy, note experts. In Statistics Poland's (GUS) consumer sentiment survey for February, as many as 61% of respondents declared that they were able to put money aside that month, a record.

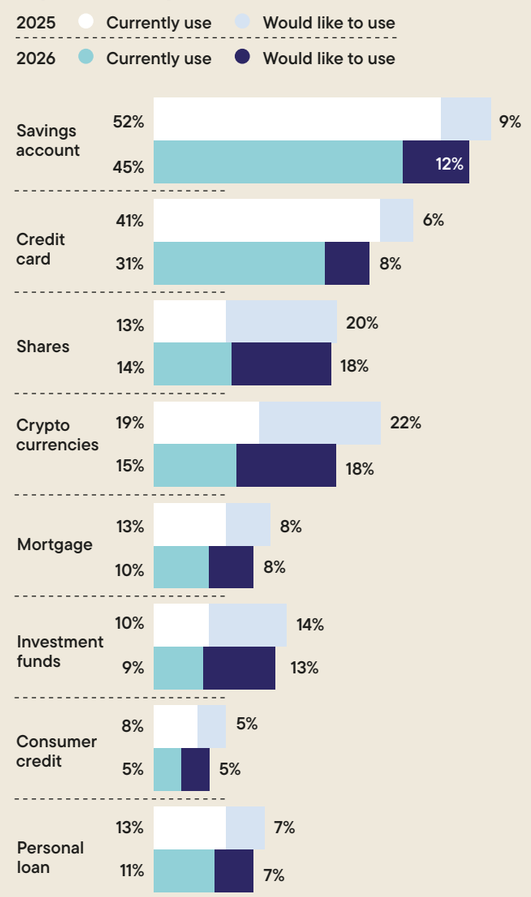
My savings will cover...



Where my money goes...



My financial products...



The level of savings is still a problem for young Poles, though. The amount that Poles aged 18–35s have in savings has decreased significantly from the 2025 YMM survey. Last year, only a third reported having less than a months' worth of savings, but this has risen to 40% in this year's survey. More than half (56%) of 18–35s earning below the national average have less than one months' worth of savings, which compares with more than half (52%) of those earning above the national average who have over three months' worth of savings. Women also have less in savings than men.

More young Poles (13%) say they are less likely to have any money left over at the end of the month compared with a year ago (10%). This rises to 23% among those on lower incomes and 15% among women, 18–21s and 26–29s.

When asked what they would normally do with any money left over at the end of the month, 39% of all respondents selected a savings account, 25% would leave it in their current account, while 17% would seek out an investment product, which was up from 13% in last year's survey.

In general, the 2026 YMM survey found that young Poles own significantly fewer financial products than a year ago. Fewer than half (45%) now have a savings account despite interest in using them remaining strong, while the proportion owning cryptocurrency (15% vs 19% in 2025), mortgages (10% vs 13%), life insurance (18% vs 25%) and investment funds (9% vs 10%) have all fallen. Expressed interest in shares, crypto and investment funds nevertheless remains high (18%, 18% and 13%, respectively).

In our survey debt financial products also seem to be less used and less wanted. Those owning a credit card has fallen the most from 41% last year to 31%; a personal loan from 13% to 11%; and overdraft from 11% to 9%. This despite recent data from the National Debt Register showing that in just two years, the debt of young people in Poland aged 18–25 has increased almost 2.5-fold, with the average amount per debtor rising from PLN 3,300 (€760) to PLN 5,100. The reasons for the rise in debt (and the lack of any money at the end of each month) are attributed to people in this age group taking on their first fixed costs (utilities, telephone and transportation) and more obligations (first rented apartment, furniture and home appliances), while still having irregular incomes (first jobs or temporary contracts).

Gender Differences

Overall, the 2026 YMM survey of Poles aged 18–35 shows very clear gender differences regarding income, savings, investments and financial goal achievability.

On income, 30% of young Polish women say they earn below the national average salary of PLN 9,002, while just 23% of men do. That compares with 27% of women in last year's survey. Just 25% of women earn above the national average, while 34% of men do. This despite Poland having one of the lowest gender pay gaps in the EU. According to the latest data from Eurostat, in 2024 Poland had the fourth lowest gender pay gap (defined as the difference between the average gross hourly earnings of male and female employees) at 4.0%, behind only Romania, Belgium and Luxembourg. This compares with an EU average of 11.1%.

Our survey clearly shows that such income disparities are reflected in other financial measures: 44% of young Polish 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 women (15%) have no money left over at the end of the month than men (11%). This is having an impact on family life: 21% of women say their current financial situation made them postpone starting a family for more than five years. This figure drops to 17% for men.

Our survey also shows only 11% of young Polish women seek out investment products for leftover money compared with 24% of men. There is a clear divide among investment choices too: just 7% of women own cryptocurrencies compared with 23% of men, while 7% of women own shares compared with 21% of men.

Ultimately, less young Polish women (67%) believe their financial aspirations are achievable than men (78%).

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

The most noticeable difference in the types of households in this year's survey is that 18–35s are significantly more likely to still be living with their parents or other relatives (33% vs 23%) and are less likely to be living alone (12% vs 16%), as the cost of living continues to rise. The majority continue to live with their own family (i.e. partner and/or children), but there has also been a small decrease in this type of household (52% vs 56%). Our survey found that 52% own their own home (35% own it outright, 17% have a mortgage); 25% live in rented accommodation; 22% live in non-rented accommodation with friends or family.

Unsurprisingly, those in the 18–21 age group (63%) and on lower incomes (46%) are most likely to be still living with parents or other relatives. And the residential property market in Poland, with house prices and rents continuing to rise and interest rates remaining relatively high, conspires to keep them living at home. According to Eurostat, in the fourth quarter of 2025, house prices in the EU rose by 5.5%, while rents increased by 3.2% compared with the fourth quarter of 2024. This has left rents in Poland about 75% higher than they were in 2015, while house prices are almost 125% higher.

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 Warsaw is the 17th least affordable city for home ownership among the 39 European cities surveyed, with Wroclaw just behind in 21st place. A standard new dwelling purchase in the capital requires an investment equivalent to 9.7 gross annual salaries, while Wroclaw and Krakow require 9.3.

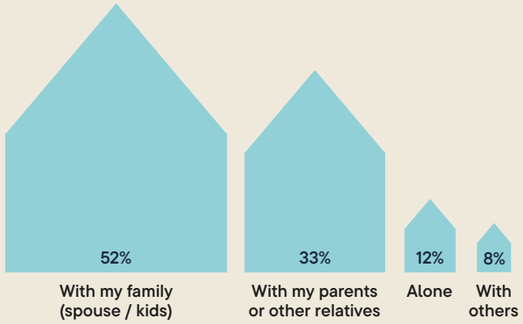
But even those who can afford such prices will find the mortgage market an unforgiving place. Among the 28 countries analysed in Deloitte's *Property Index 2025* report, Poland was one of six countries (including also the Czech Republic and Romania) where the highest average mortgage interest rate exceeded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

The rental situation in Poland is little better for young people. Deloitte's report puts Warsaw's average monthly rental cost at €17.9/m² (vs €16.7/m² in 2024), higher even than Prague's €16.5/m², while rents in Poland's other major cities are not far behind: €15.3/m² in Krakow and €14.9/m² in Gdansk.

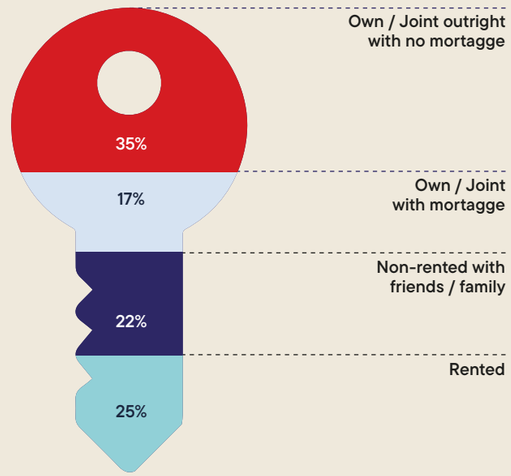
Such financial pressures are affecting many young Poles' family plans. In our survey, finances have influenced family plans for 68% of respondents. For 49%, the impact was negative: 43% postponed starting a family and 6% decided not to start one at all. By contrast, 19% started a family earlier than originally planned. Those aged 30–35 and higher earners are more likely to have started a family earlier than

Young Money Matters — Cook Communications © 2026

Where I live...



Property ownership



Financial education level

66%

Sufficient to avoid fraud or scams

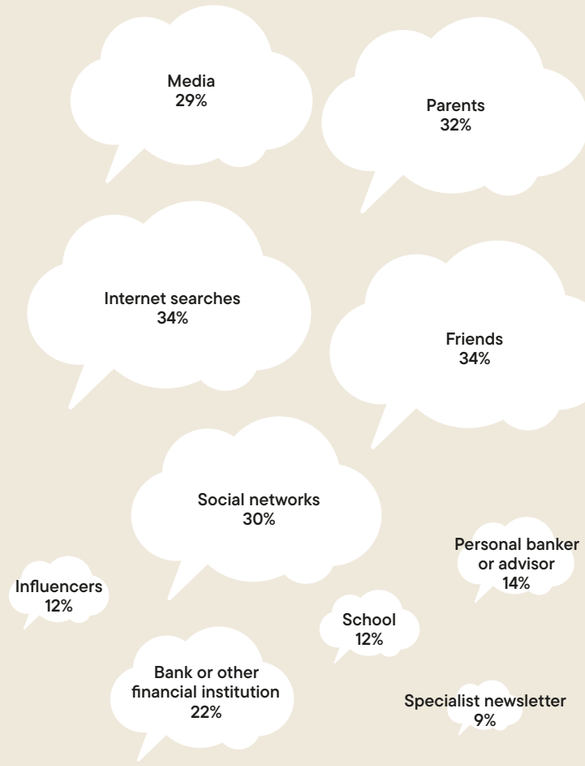
20%

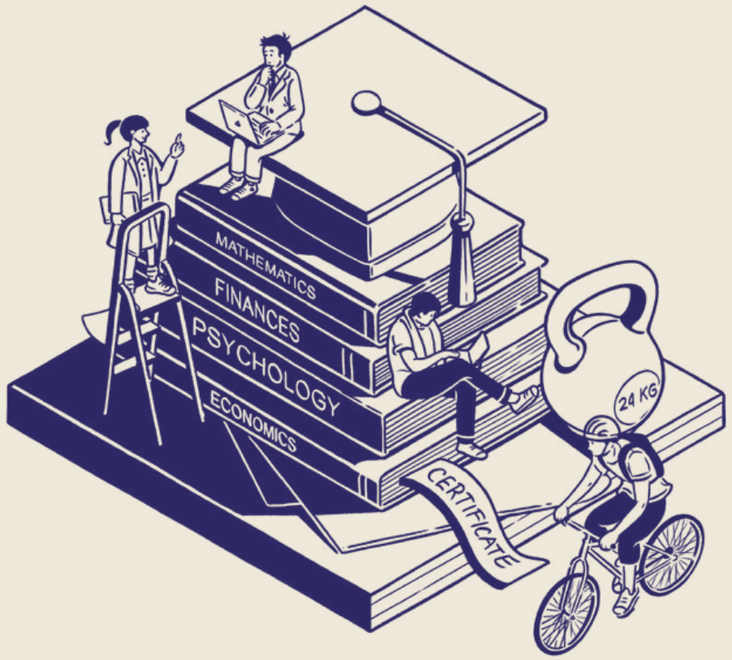
Not sufficient to avoid fraud or scams

14%

Don't know

Where I get my info...





planned, probably because they could afford to, while 18–21s are more likely to have postponed starting a family for a longer period. Counterintuitively, those on lower incomes were more likely to say (33%) their financial situation has not affected plans to start a family than the survey average (25%).

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.

Educating and Empowering

The five most important sources for advice and information about managing finances remain the same as last year's YMM survey: internet searches and friends were both chosen by 34% of respondents, followed by parents (32%), social networks (30%) and the media (29%). Financial influencers (or 'finfluencers') were chosen by 12%. In the 2024 YMM survey, 23% of respondents said they followed a financial influencer.

School remains far down on the list at 12%, though that is up from 10% in last year's survey. This, plus our survey showing just 5% of 30–35s say their school days provided financial advice while that figure rises to 20% among 18–21s, suggest that recent attempts at introducing more financial learning in school is having an effect.

Those with higher incomes are significantly more likely to be using personal bankers (20% vs the average 14%) and specialist newsletters (13% vs the average 9%) for financial education.

In the 2026 YMM survey, 66% of 18–35s believe their level of financial education is sufficient to enable them to avoid fraud or scams, but a relatively high 20% don't believe they have enough financial education to avoid fraud. Confidence is highest among those aged 26–29 (71%) and those on higher incomes (73%).

This growing confidence about financial knowledge is backed by other surveys, such as the *Level of economic knowledge of Poles 2026* study by the Warsaw Institute of Banking Foundation and WSE Foundation, which found that 47% of Poles said their level of financial knowledge was "average", up from 37% in 2025 and 34% in 2024, while 22% rated their knowledge as high or very high. Under a quarter (23%) assessed their knowledge as low or very low, an improvement from 33% the previous year.

Young Money Matters — Cook Communications © 2026

Aspirations and Ambitions

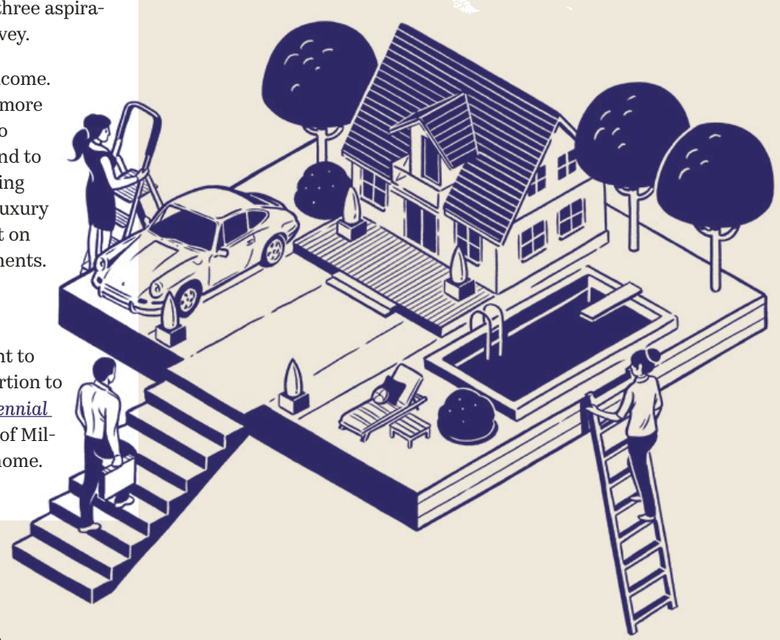
Despite widespread concerns about AI, jobs, income and housing, the 2026 YMM survey found that slightly more young Poles feel their financial aspirations are achievable. Last year 71% felt their financial goals were achievable, but that has risen to 72% in this year's survey. The numbers who do not feel their financial aspirations are achievable was steady at 13%. 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 goals.

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 found that 38% of Poles believe their personal standard of living will improve over the next five years and 49% believe it will stay about the same. Just 27% think it will decline.

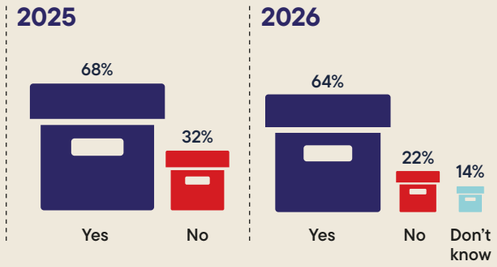
Young Poles' aspirations have not changed since last year's YMM survey. "Have enough money to not worry about paying bills and have some spare" is a top three aspiration for 42% of respondents, "Have enough money to be able to provide for myself and my family" is a top three aspiration for 39% of respondents, and "Own my own home" is a top three aspiration for 35%. Notably, given the unaffordability of housing and high mortgage rates, "Own my own home" as a top three aspiration has fallen from 41% in last year's survey.

Financial aspirations vary according to income. Those on lower incomes are significantly more likely to aspire to having enough money to provide for themselves and their family and to owning their own home, while those earning more aspire to have enough to spend on luxury goods and want to make a positive impact on society through their savings and investments.

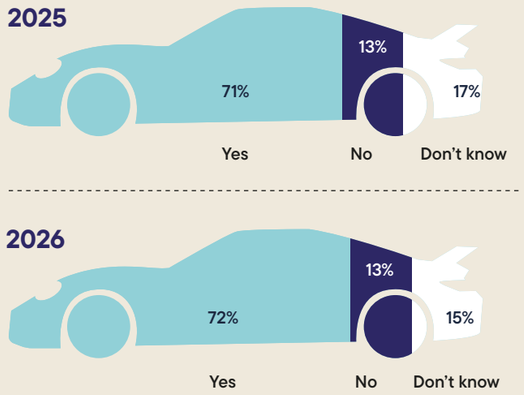
Among the 13% who do not believe their financial aspirations are achievable, 45% cite the high cost of living, while 30% point to insufficient earnings and the same proportion to high taxes. Deloitte's *2026 Gen Z and Millennial Survey* found that 51% of Gen Zs and 41% of Millennials say they cannot afford to own a home.



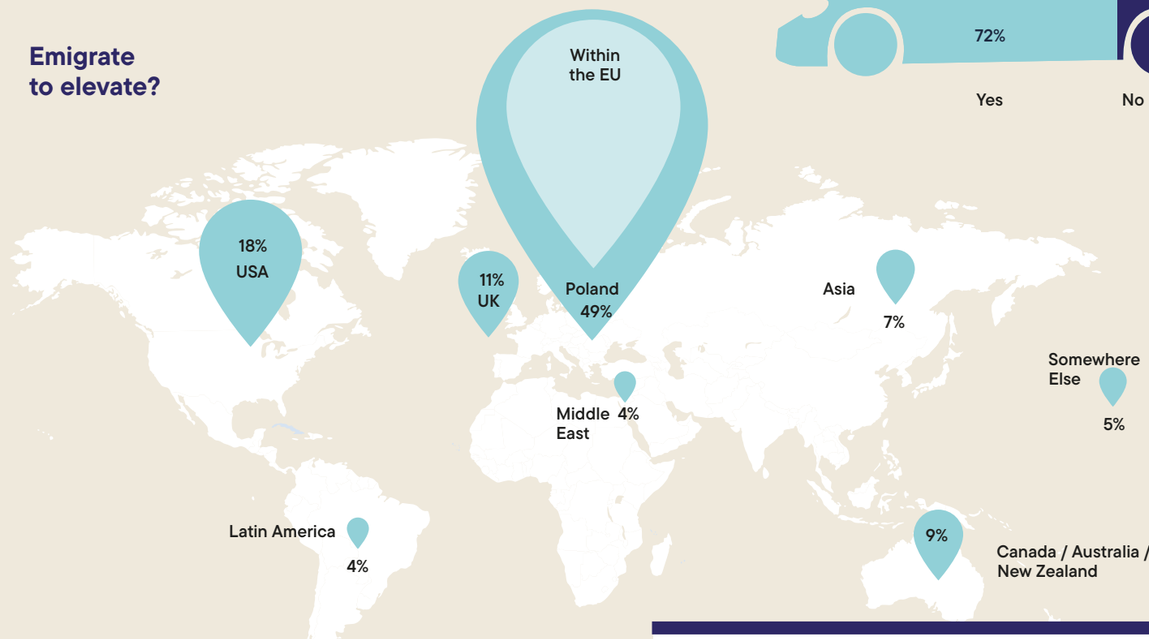
Would you move to get ahead?



Are financial aspirations achievable?



Emigrate to elevate?



One way to achieve financial goals is to relocate. In the 2026 YMM survey, two-thirds (64%) of young Poles say they would consider moving to further their career, increase their income or lower their cost of living, which was down slightly from 68% in last year's survey.

There are no significant differences in openness to moving by gender, age or income, though 30—35s are slightly less likely to consider moving compared with younger groups, probably because they are more likely to be settled with their own families.

Those who are open to moving are most likely to move within Poland (49%). This migration is already happening on a worrying scale, according to a 2025 a study by the University of Lodz. It predicts the country's population will increasingly concentrate in a handful of major cities — Warsaw, Krakow, Wroclaw, Poznan and the Tricity agglomeration along Gdansk Bay on the Baltic Sea — which are seeing the largest influx of young people from rural areas and small to medium-sized towns of up to 100,000 residents with catastrophic consequences for those areas. The number of young people has increased by 127.5% in Warsaw, 127.4% in Wroclaw and 126.6% in Krakow over the last 20 years.

Within the EU remains the second favourite place to emigrate at 47%. Only 18% say they would consider moving to the US, down from 36% last year. The UK, a traditional destination pre-Brexit, is in fourth place at 11%.

Key obstacles to relocating cited by 18—35s in our survey include: "Family ties or wanting to stay close to family" (40%); "Housing costs in new locality" (32%); and "Difficulty renting / finding suitable housing" (25%).

What the survey tells us...

AI is eating up entry-level jobs: Worries about job security rise. More than half of 18—35s believe the number of entry-level jobs has fallen over the past year due to the rise of AI. A fifth of those employed feel their job role is currently threatened by the rise of AI, but another third believe their job will be threatened by this in the next few years.

Financial security remains fragile, even for those in work. 43% of working respondents supplement their income through additional work, while 44% of all respondents receive financial support from family. Yet 32% say the money available after paying their bills has fallen over the past year, and 40% have savings covering no more than a month. Earning a living does not necessarily mean having a financial safety net.

Financial pressures are shaping major life decisions. A third of young adults live with parents or other relatives, up from 23% in 2025. Almost half say their finances have led them to postpone starting a family or abandon the idea altogether. The challenge of achieving financial independence extends well beyond managing the monthly budget.

Young adults remain optimistic, but their prospects are uneven. 72% believe their financial aspirations are achievable, broadly unchanged from last year. Their priorities remain practical: paying bills comfortably, supporting a family and owning a home. However, confidence is lower among women than men, 67% versus 78%, alongside smaller savings buffers and lower participation in investing.

Financial knowledge is still acquired largely outside the classroom. Friends, search engines and parents remain the leading sources of financial information, while only 12% cite school. Although 66% feel their financial education equips them to recognise and avoid scams, one in five considers it insufficient. Practical financial education remains an important gap.

Young Money Matters — Cook Communications © 2026

Young Money Matters | Cook Communications © 2025

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

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

https://www.polskieradio.pl/395/7789/artykul/3449662,challenges-of-parttime-work-in-poland-limited-opportunities-and-low-pay

https://ec.europa.eu/eurostat/databrowser/view/LC_LCI_LEV_custom_20807131/default/table

https://ec.europa.eu/eurostat/web/products-euro-indicators/w/3-04032026-ap

https://ceo.com.pl/en/job-uncertainty-rises-among-polish-employees-99471/

https://xyz.pl/poland-unpacked/poles-are-saving-more-because-they-can-fewer-households-report-financial-strain-3912/

https://www.wib.org.pl/poziom-wiedzy-ekonomicznej-polakow-2026-wiemy-wiecej-ale-wciaz-za-malo-rozumiemy/

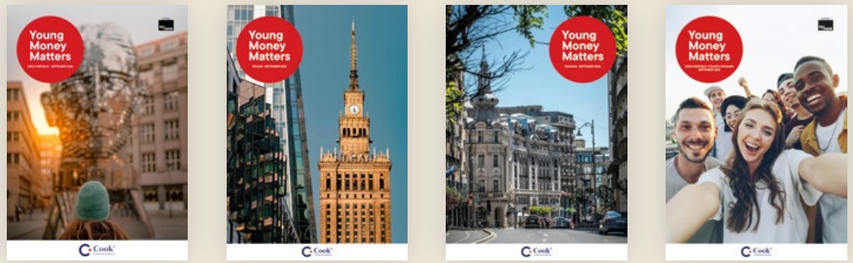
Young Money Matters was written by Nicholas Watson, and translated from the English by our teams in Bucharest, Prague and Warsaw. The questionnaires upon which the surveys were based were developed, collectively, by Alexandru Alexe, Daliana Bărbuică, Marie Chaloupková, Joe Cook, Matyáš Hopp, Agata Koczowską,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

