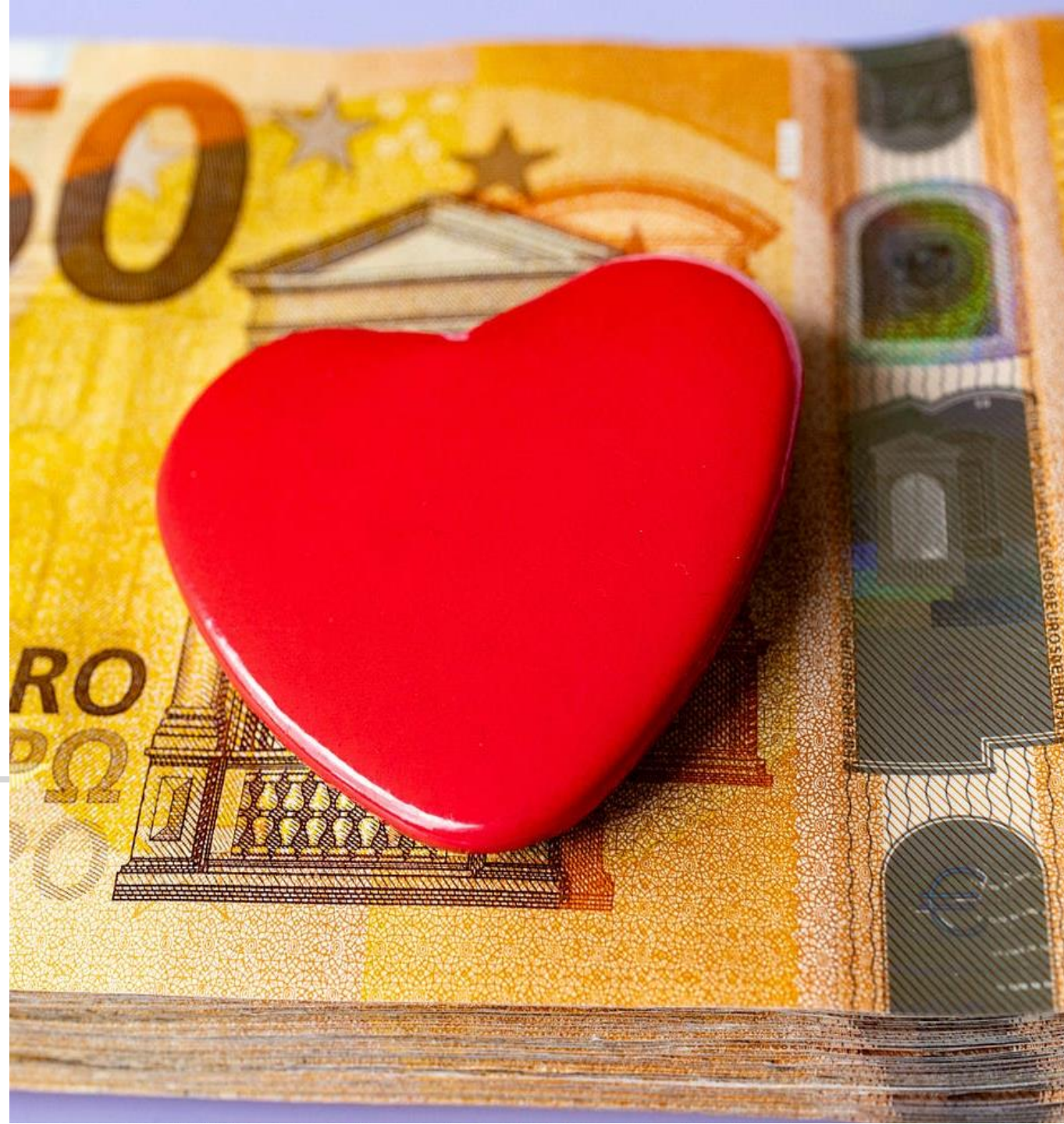


# **Cohabitation or Contract?** ***When finances enter the relationship***

National Survey Results  
2025





# Contents...



Financial equality and roles within couples



Financial autonomy & transparency in relationships



Money and emotional boundaries

# Research Specifications

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*The survey was conducted on behalf of **GAME OF MONEY**  
and presented with a multifactorial analysis  
at a special event **at the Athens Concert Hall**,  
as part of the **GAME OF MONEY FESTIVAL 2025**  
(15 November 2025)*

Online interviews via YouGov panel

Structured questionnaire

Population: Men & Women aged 25+, nationwide

Representative sample: 1,000 people.

Conducted: May 2025

Focus Bari is YouGov's Affiliate Partner in Greece ([www.yougov.com](http://www.yougov.com))





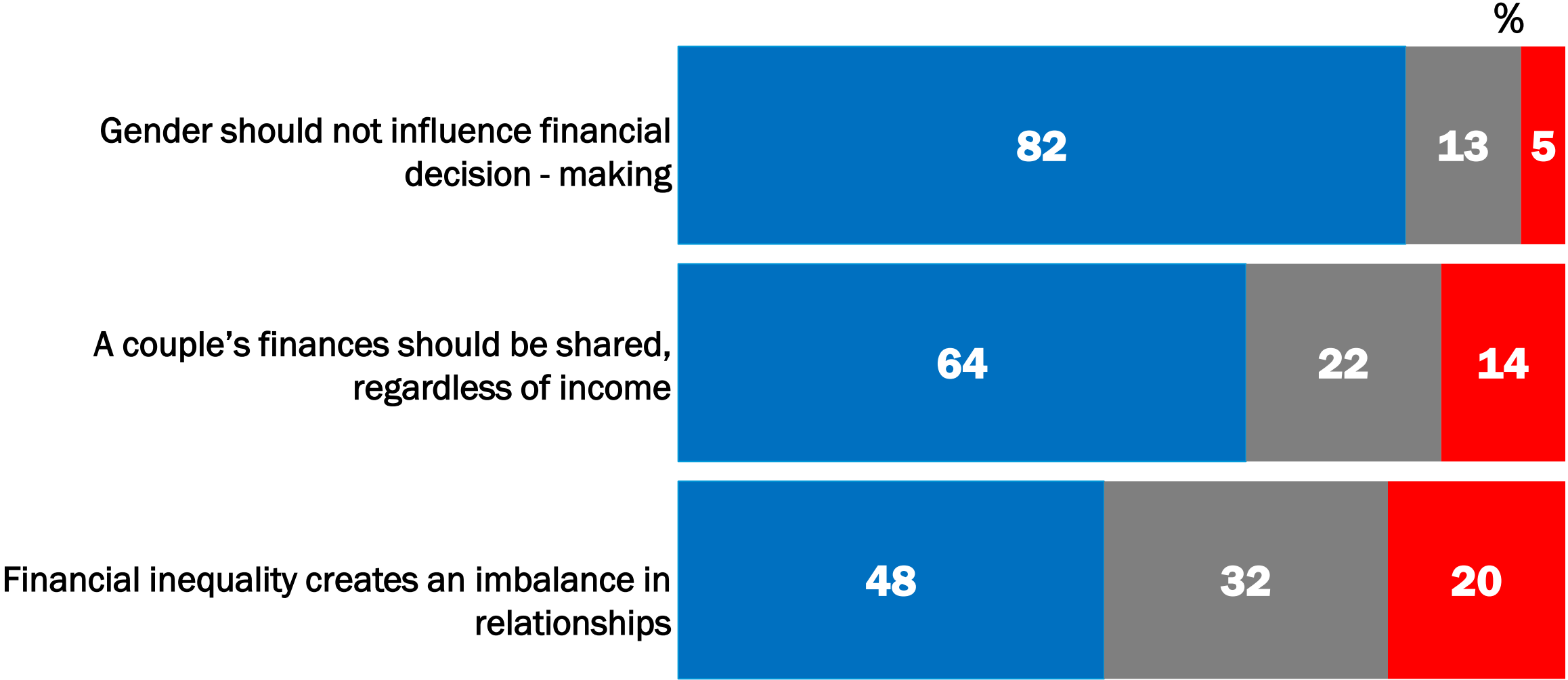
# SECTION A:

## Economic equality and roles within couples

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# Financial equality is desirable for most people, but inequality is not experienced in the same way by everyone



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)

# Challenges, fairness & balance

## Money is not just about numbers; it is a mirror of trust

%

Finances should be discussed openly and honestly



A man should ensure his wife maintains a good standard of living if she gives up her career for the family



Finances cause the greatest tension in a relationship



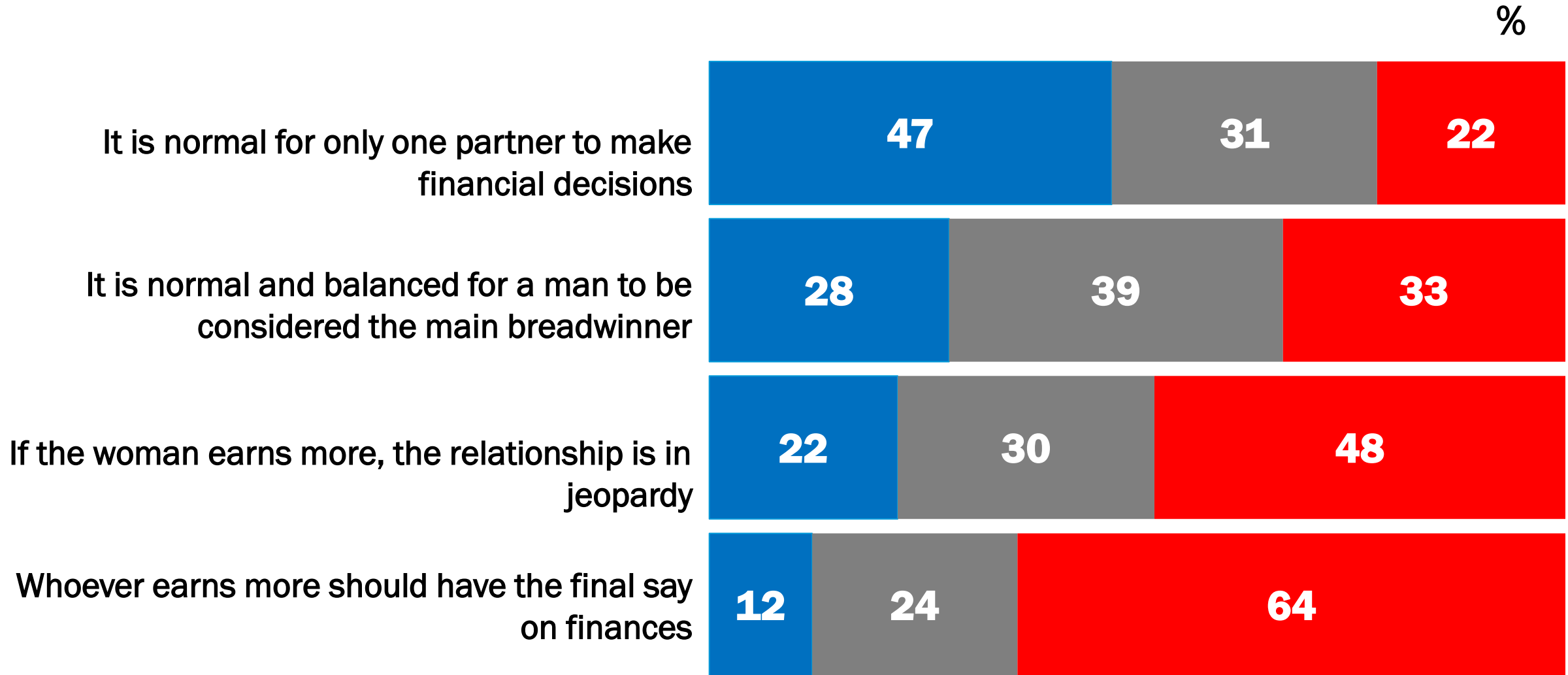
In a divorce, everything acquired together should be divided fairly



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)

# Equality in words, roles in practice

## The ideal of joint management coexists with persistent stereotypes



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)



# The role of gender: between tradition and modernity

**28% (33%)**

*"The man as the main breadwinner =  
balance in marriage"*

**36%**



**22%**

**47% (22%)**

*«It is normal only one partner  
to make financial decisions"*

**53%**



**40%**

**12% (64%)**

*"Whoever earns more  
should have the final say  
on financial matters."*

**17%**



**7%**



# #1. Key Learning

**Equality is not self-evident.**

It is built through the  
**continuous negotiation**  
of roles, responsibilities  
**and financial contribution.**

# **SECTION B:**

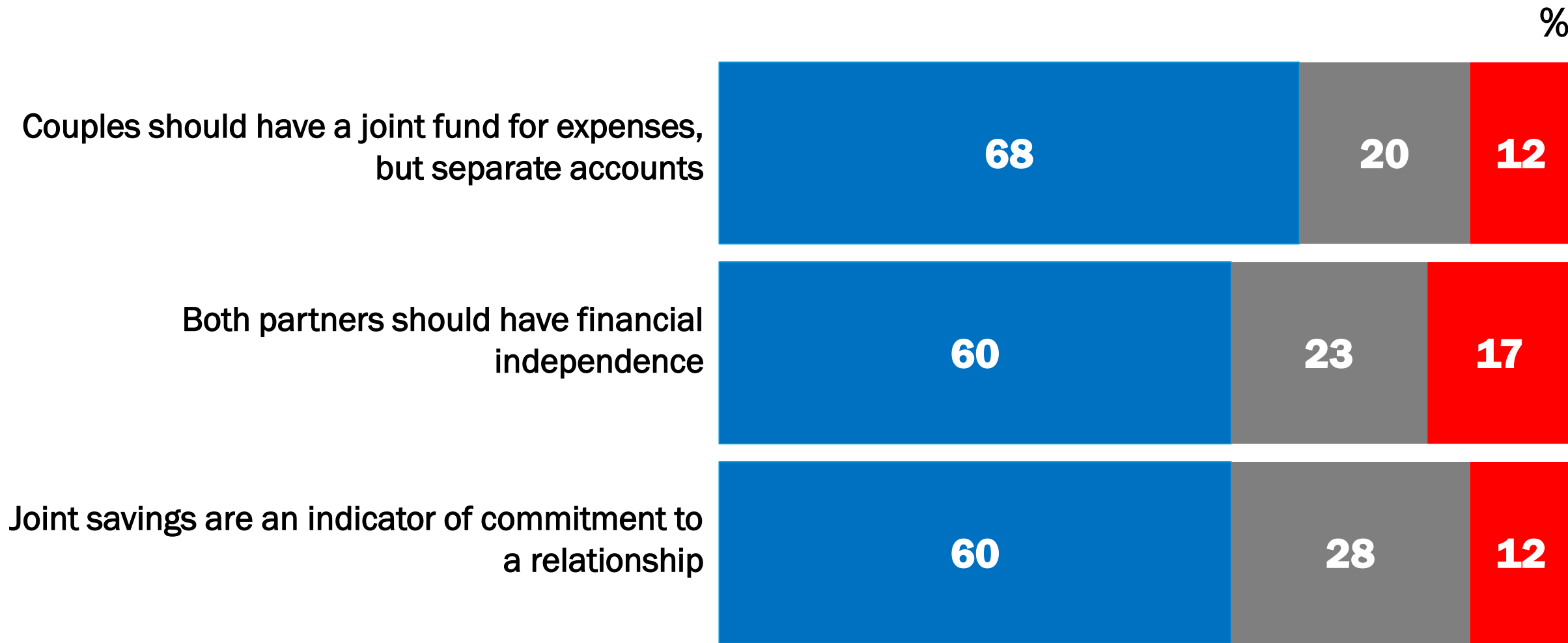
## **Financial autonomy & transparency in relationships**

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# Autonomy with mutual acceptance for most people

## The joint fund acts as an indicator of maturity for couples



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)

# Financial independence through the lens of generation and gender

60% **(17%)**

*"Both partners should have financial independence"*

73%



69%



51%



60% **(12%)**

*"Joint savings are an indicator of commitment to a relationship."*

64%



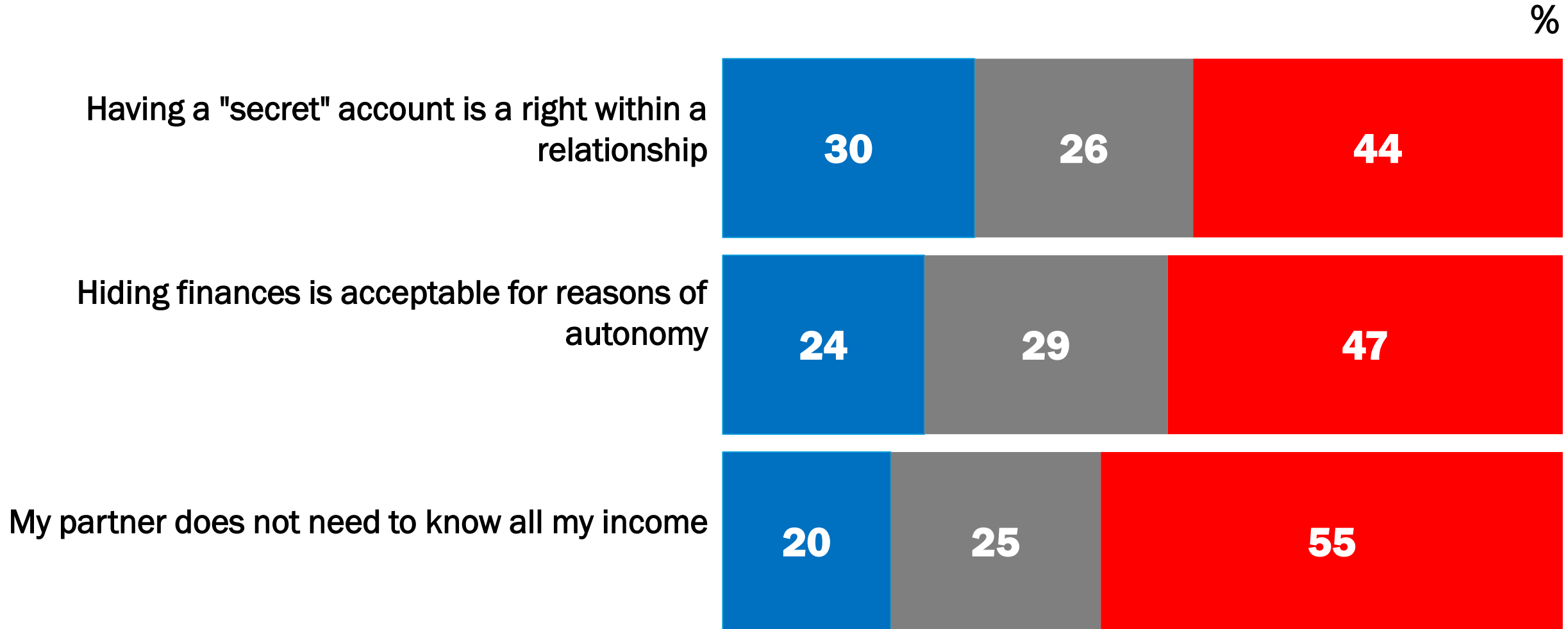
55%





# From autonomy to secrecy:

## Financial secrets are not widely accepted within relationship



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)



## #2. Key Learning

**Autonomy works  
when it is mutually accepted.**

**"Together but not everything in  
common" reflects the  
majority's view,  
with the common fund  
as an indicator of relationship  
maturity.**

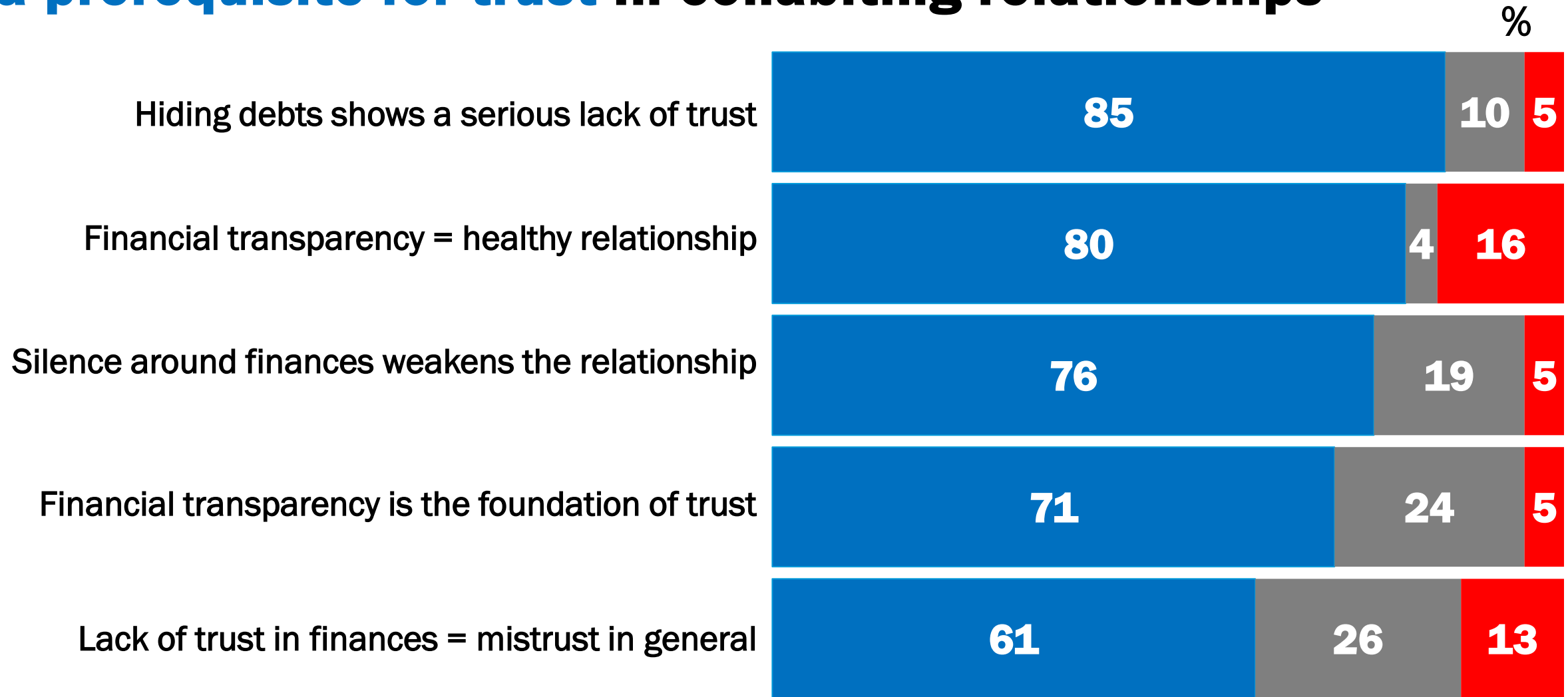
# SECTION C:

## Money and emotional boundaries

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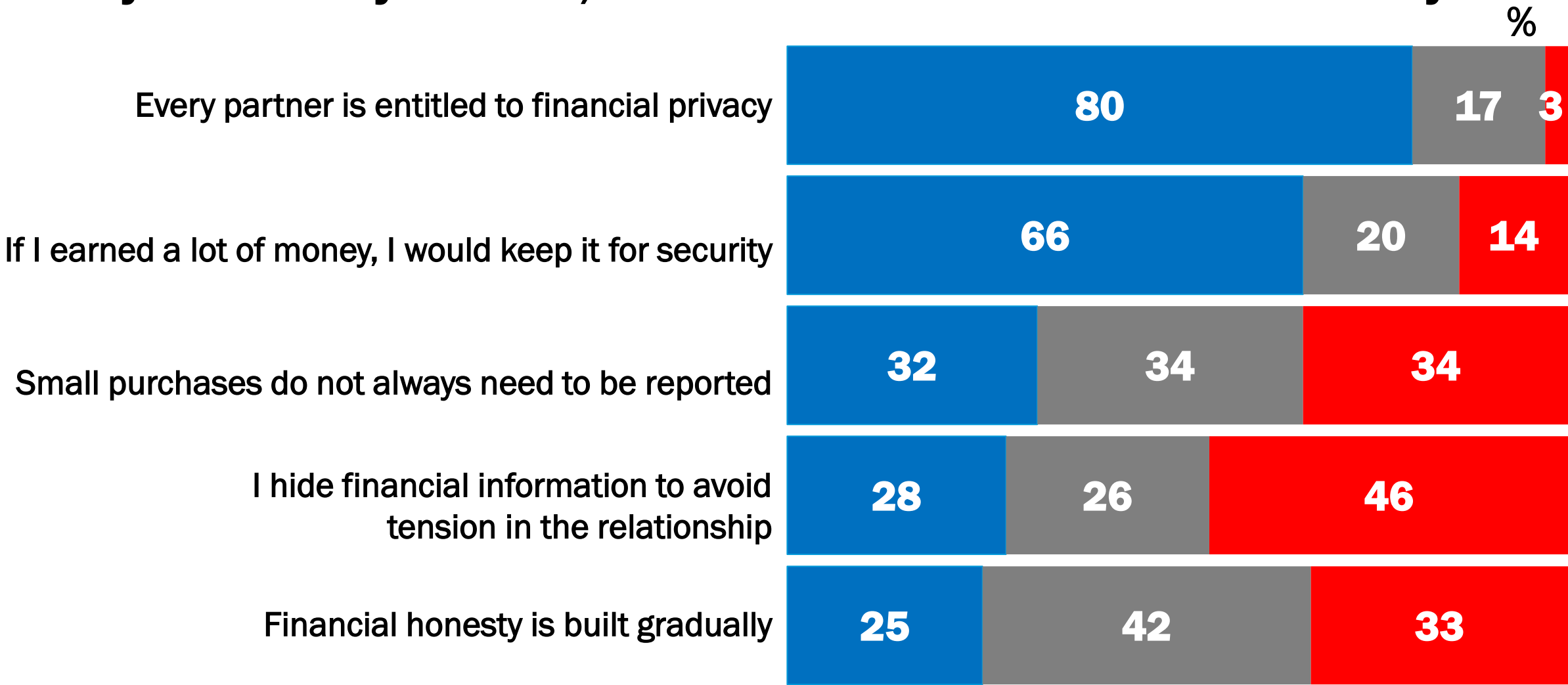


# Open discussion about money is not a choice, but a prerequisite for trust in cohabiting relationships



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)

# Personal boundaries are considered necessary for the majority, mainly for security reasons, while concealment concerns a minority



■ Agree (strongly / somewhat) ■ Neither agree nor disagree ■ Disagree (strongly/somewhat)





## **#3. Key Learning**

**Autonomy yes, secrets no.**

**Personal financial limits are acceptable, but systematic concealment remains a minority practice.**



# The big picture

***#1. Finances are closely related to the couple's relationship***

***#2. Honesty and transparency are required from both partners and are essential to trust, the foundation of the relationship***

***#3. Greeks navigate between autonomy, equality and joint financial management, depending on their values and traditions***



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Thank you!

Want more info? Ask [xenia@focus.gr](mailto:xenia@focus.gr)

