

Cohabitation or Contract?

When finances enter the relationship

National Survey Results
2025



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Research Specifications



*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)

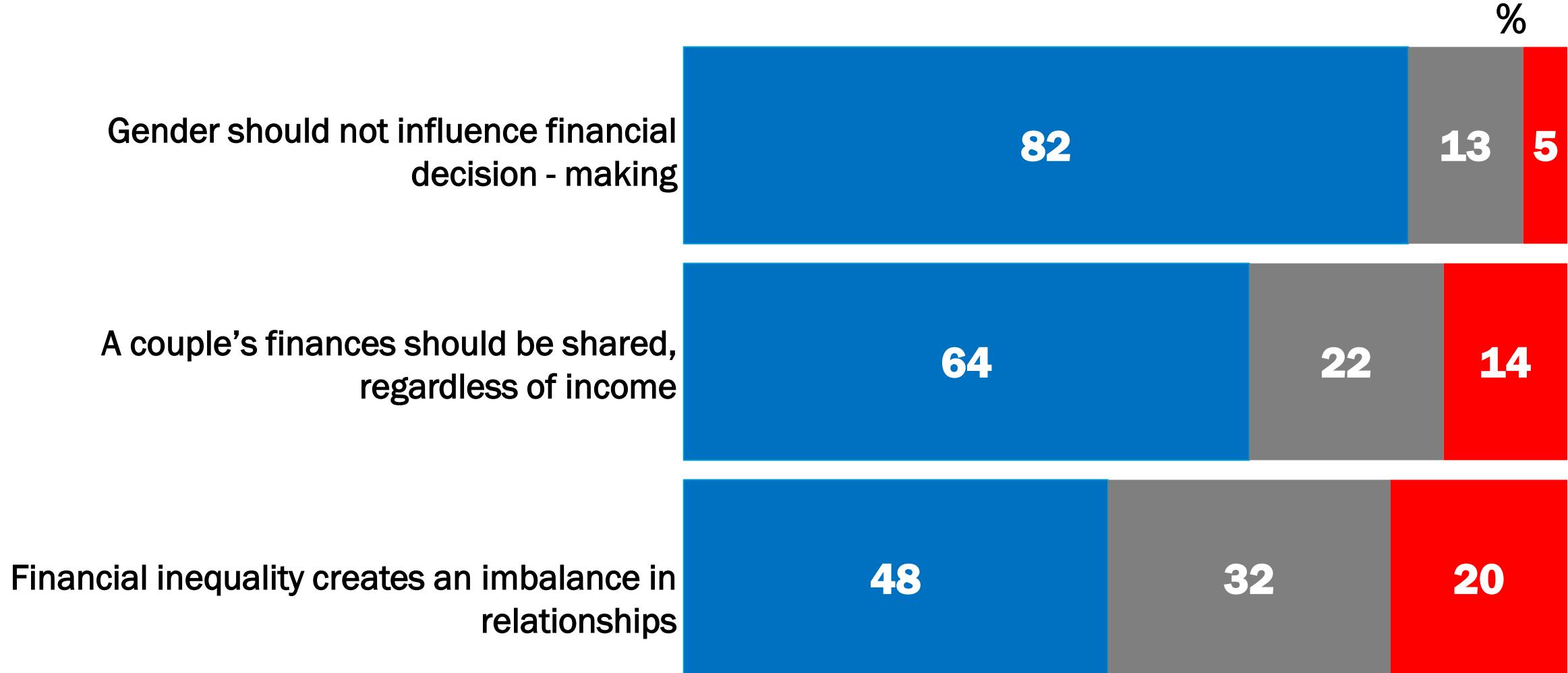


SECTION A:

Economic equality and roles within couples



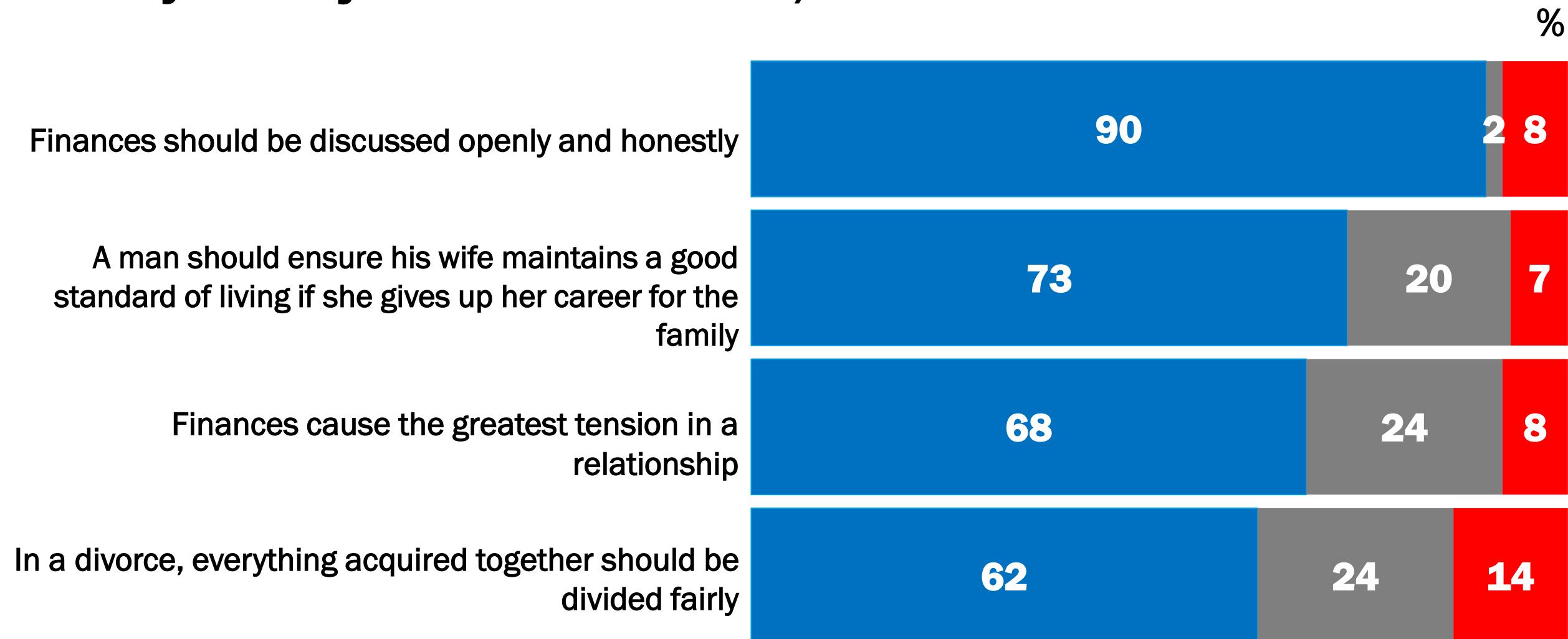
Financial equality is desirable for most people, but inequality is not experienced in the same way by everyone



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

Challenges, fairness & balance

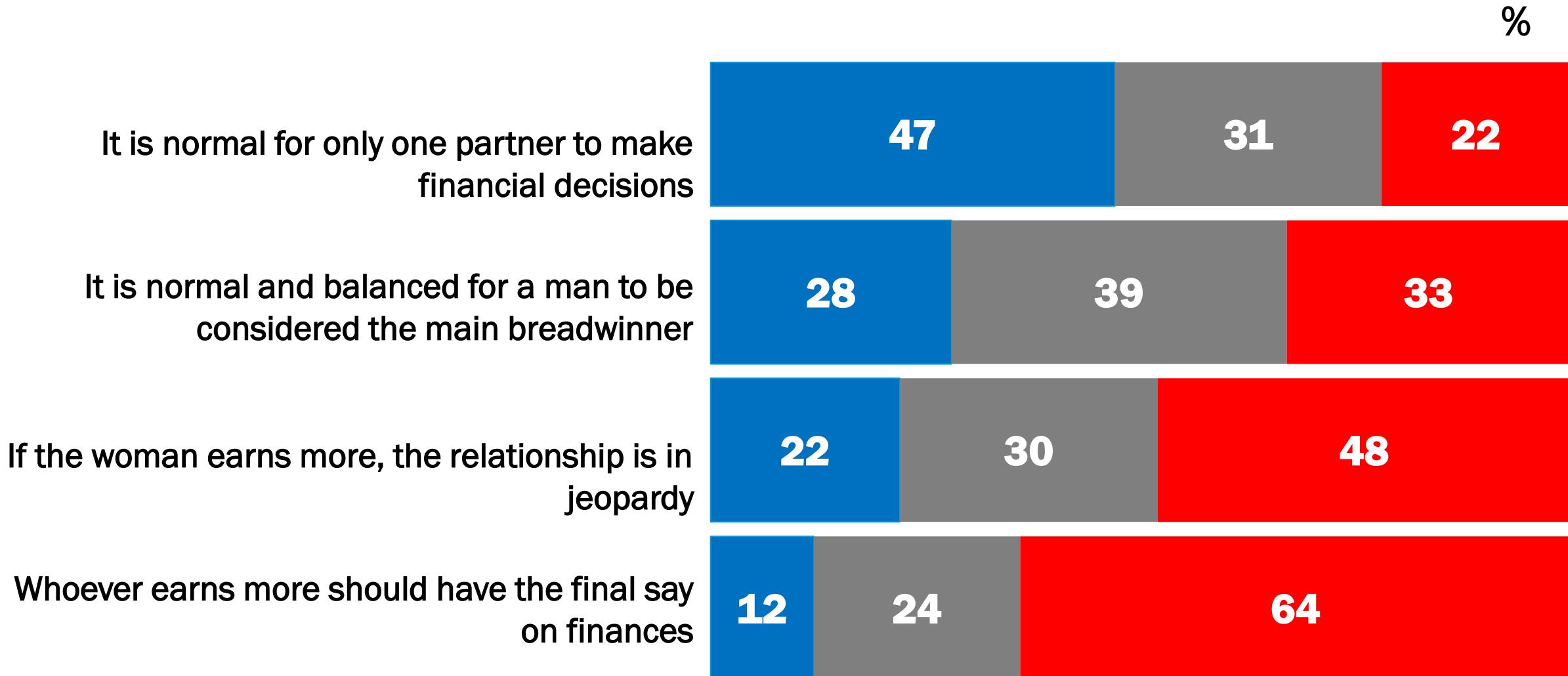
Money is not just about numbers; It is a mirror of trust



■ 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.**

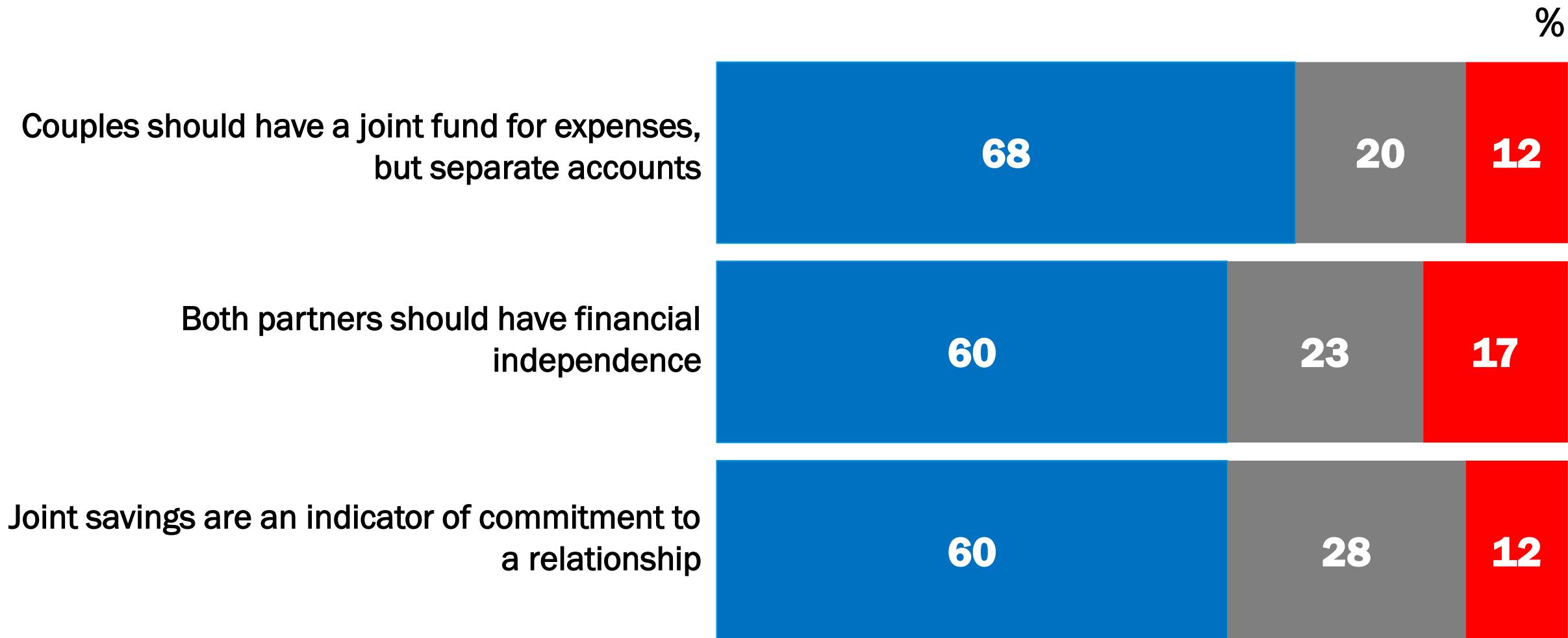
SECTION B:

Financial autonomy & transparency in relationships



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%

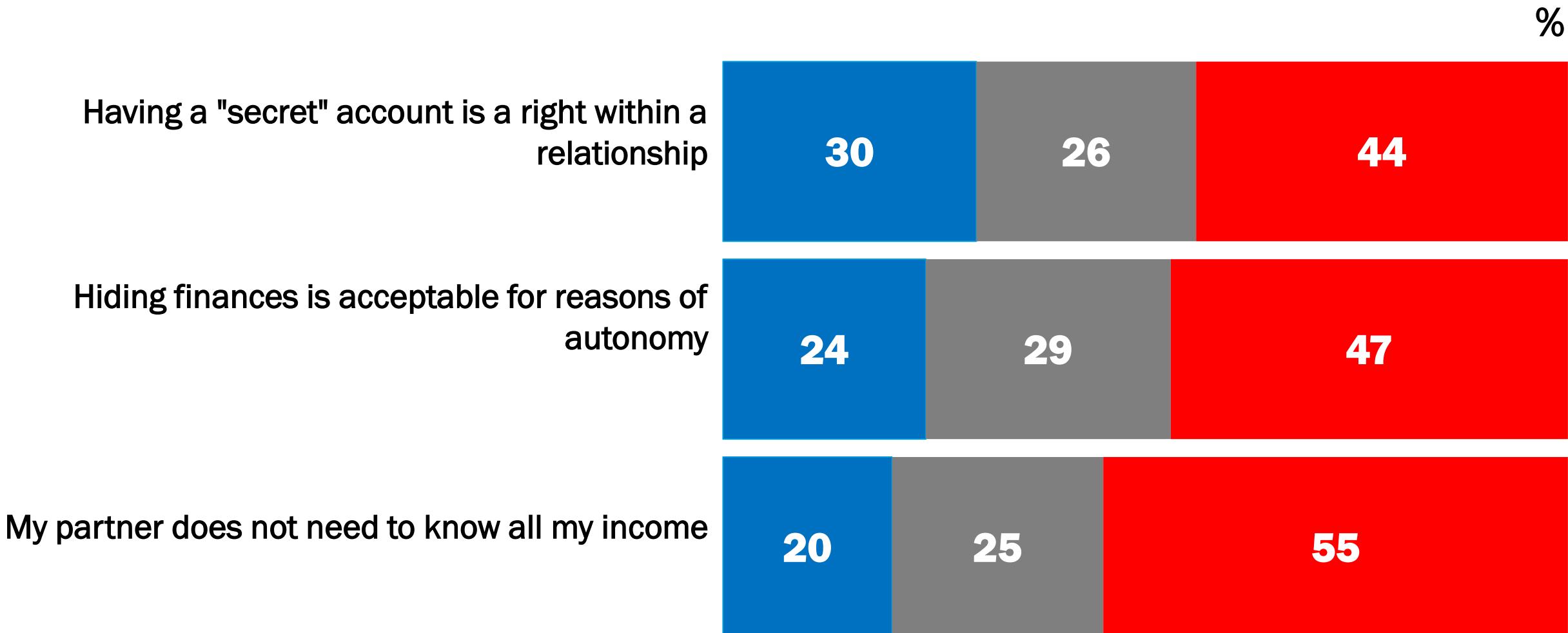


55%



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

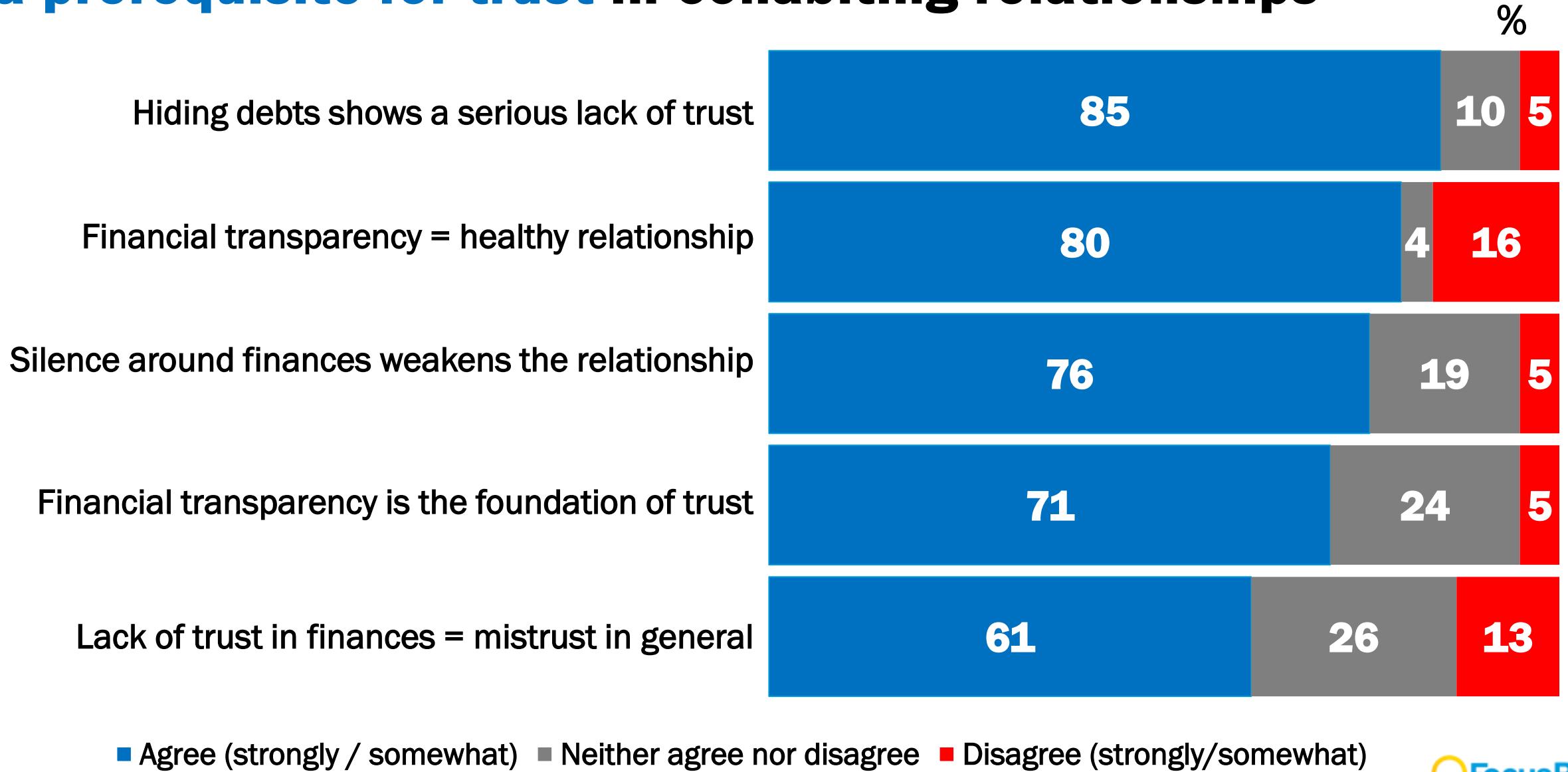
**Autonomy works
when it is mutually accepted.**

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

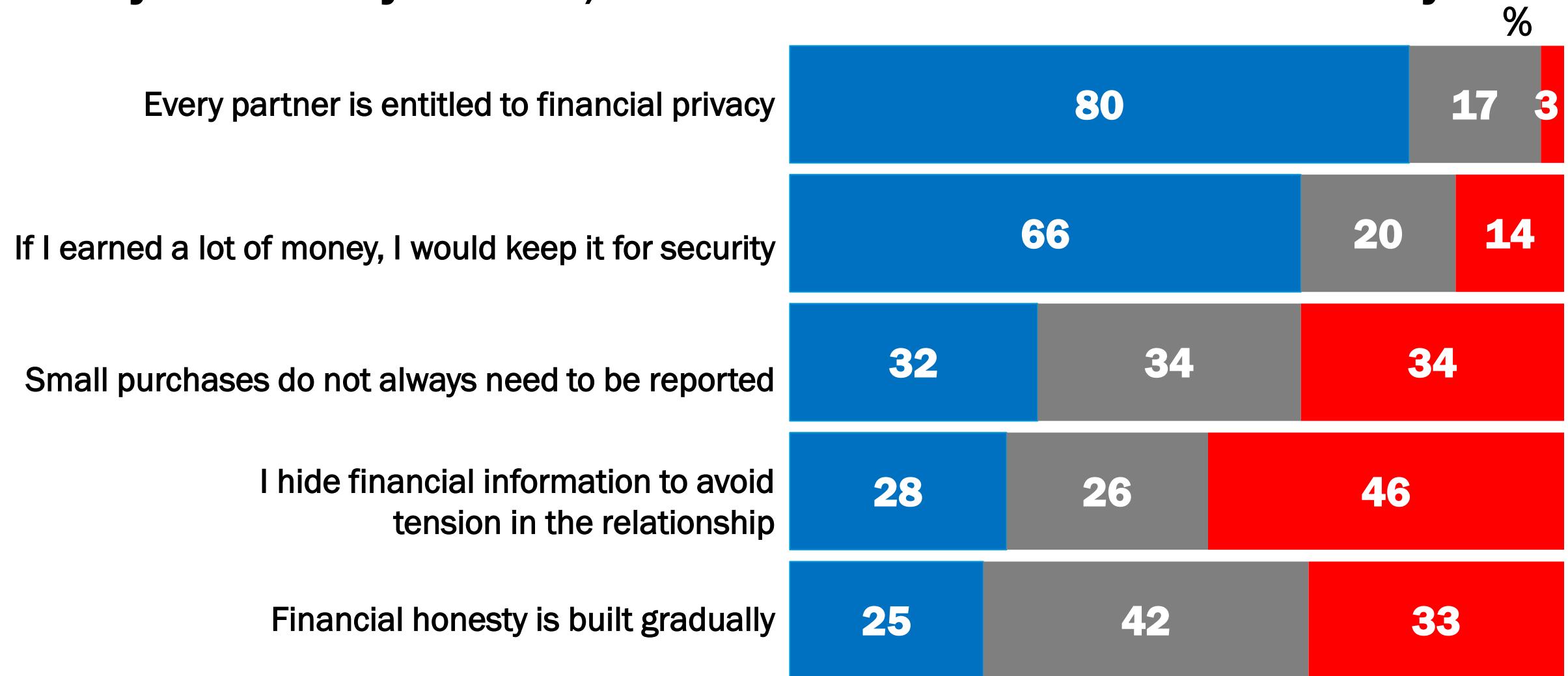
SECTION C: Money and emotional boundaries



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



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

