

Cohabitation or Contract?

When finances enter the relationship

November 15, 2025



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Thank you!

The 3 axes...

Money and couples: Perceptions & challenges

Who are we? Typologies of perceptions of money in couples

And now what? Food for thought Q's
Agenda for discussion



The survey was rated 9/10 by the public!

Research Specifications

Online structured interviews

Investigation of opinions on key issues of economic coexistence

Population: Adults aged 25+ throughout Greece

Representative sample: 1,000 individuals.

Conducted: via YouGov panel

Fieldwork: May 8-14, 2025

Focus Bari: Affiliate Partner YouGov

The following areas were examined:

Opinions & beliefs about financial relationships/cohabitation in four key areas/ sections:

- ❖ Equality & distribution of roles
- ❖ Independence & personal boundaries
- ❖ Honesty, transparency & concealment
- ❖ Conflicts & emotional implications

In each section, participants rated statements on a 5-point scale of agreement to disagreement



Money & couples: *Perceptions* & *Challenges*



#1 Money & Couples: The New Normal

Equality is sought amid persistent stereotypes

%

Gender should not affect money management

82

13

5

Finances should be shared, regardless of income

64

22

14

Financial inequality creates imbalance in relationships

48

32

20

It's acceptable for one partner to decide on finances

47

31

22

It is considered normal and balanced when the man is the main breadwinner

28

39

33

If the woman earns more, the relationship may be at risk

22

30

48

Whoever earns more may have the final say on finances

12

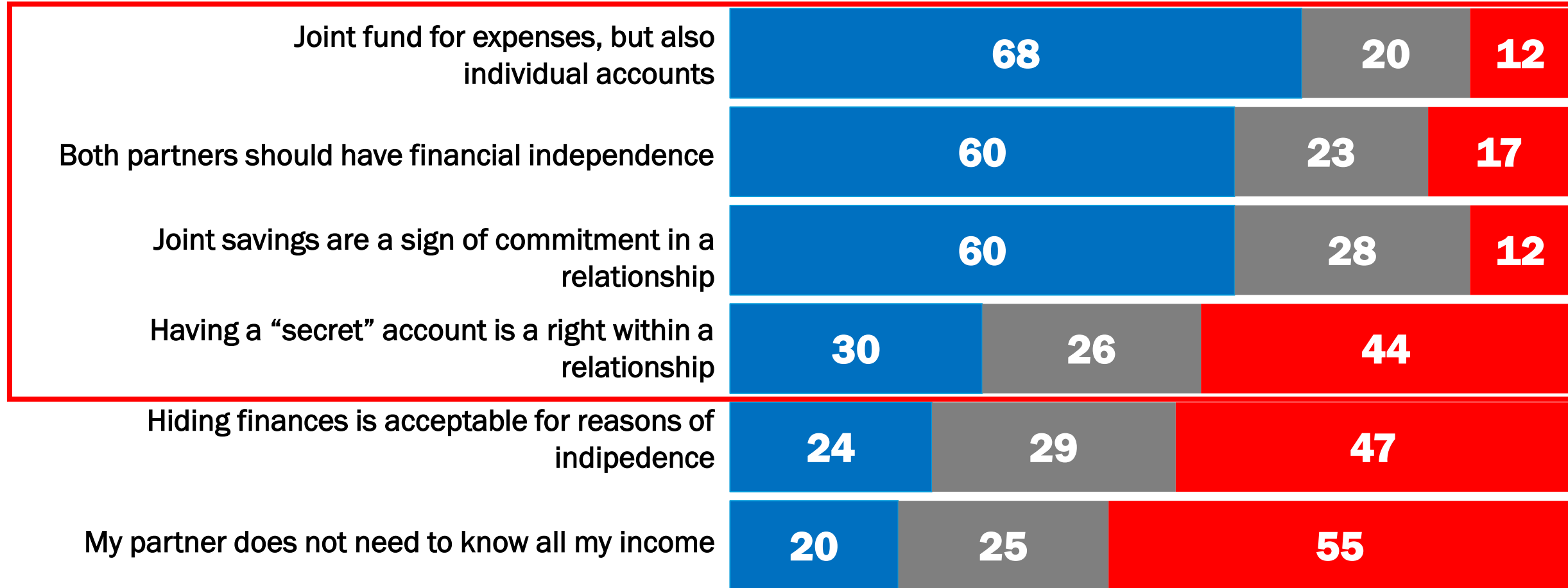
24

64

■ Agree very much/quite a lot ■ Neither agree nor disagree ■ Disagree very much /quite a lot

#2 Money & Couples: Autonomy - but with limits

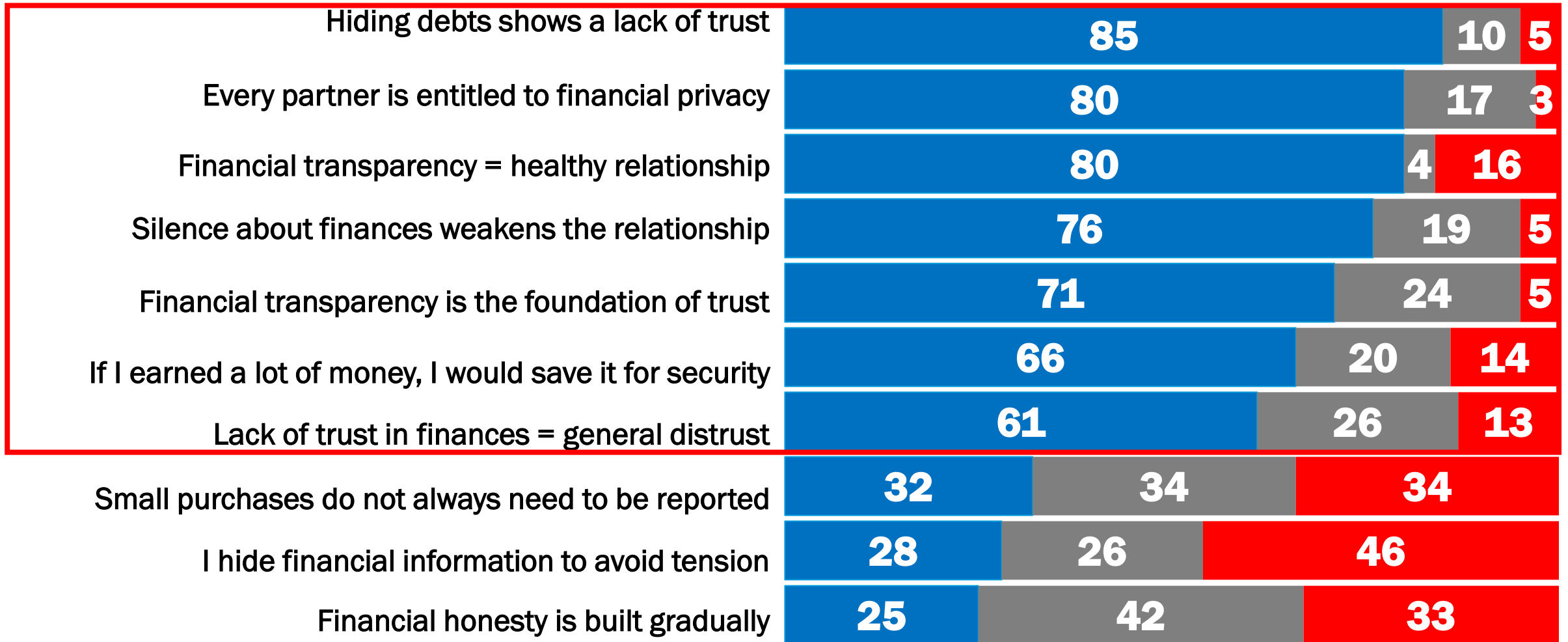
**Supportive of independence, divided over secrecy -
joint account shows commitment**



■ Agree very much/quite a lot ■ Neither agree nor disagree ■ Disagree very much /quite a lot

#3 Money & Couples: Honesty & Transparency

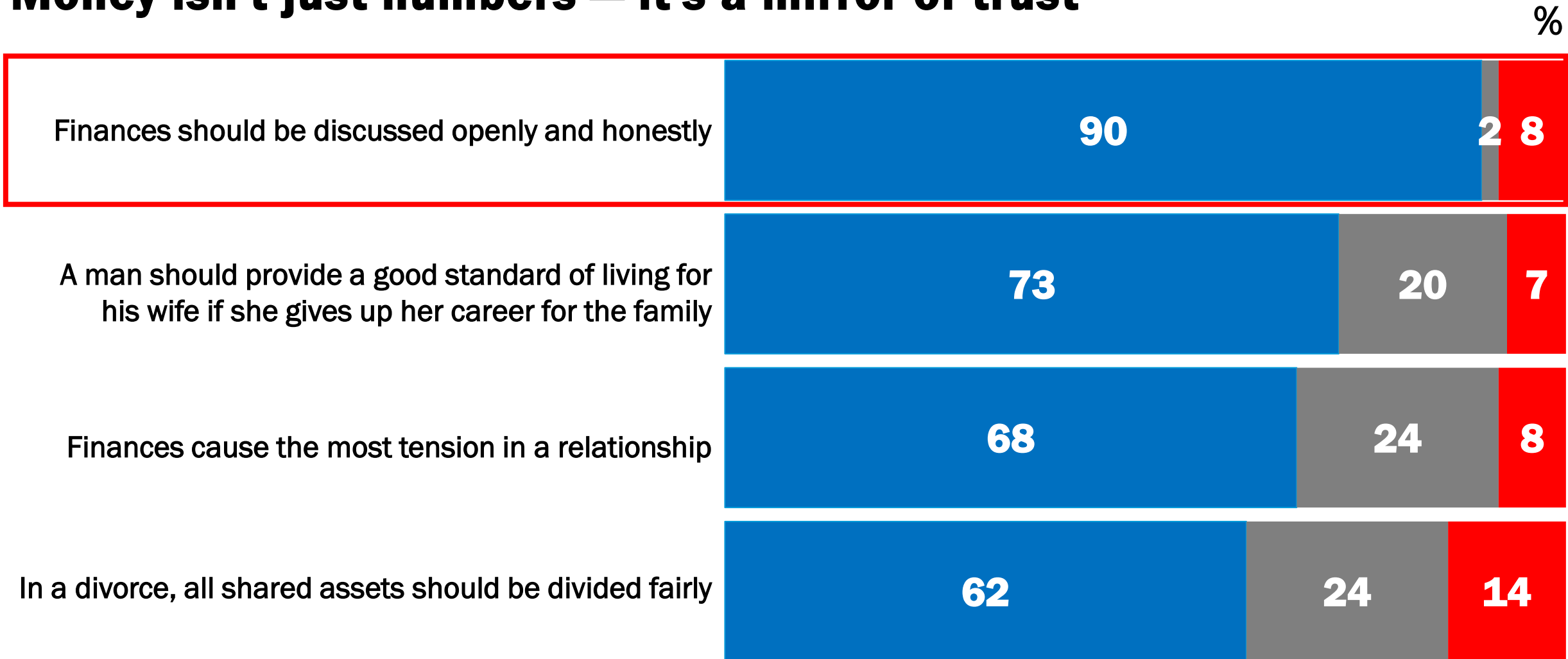
Honesty builds relationships – but for some, concealment is a "strategy" %



■ Agree very much/quite a lot ■ Neither agree nor disagree ■ Disagree very much /quite a lot

#4 Money & Couples: Challenges, fairness & balance

Money isn't just numbers – it's a mirror of trust



■ Agree very much/quite a lot ■ Neither agree nor disagree ■ Disagree very much /quite a lot



#1. Key Learning

Money and its management are inextricably linked to relationships.

It can be a source of tension, but also...

a foundation of trust – considered essential,

along with complete transparency in financial matters.



Who are we?

*Typologies of
perceptions of
money in
couples*

Applying multi-factor analysis...



Three different ways of perceiving economic cohabitation are outlined...

- ❖ Three distinct perspectives on financial cohabitation
- ❖ Life stage, background, and personal values shape attitudes toward money in relationships
- ❖ ... And three distinct profiles emerge

"Traditional profile"

"All In - Together in everything"



42%

*"There is no
mine or yours —
only 'us'"*

"Realistic profile"

"Balance - Together, but with limits"



30%

*"We keep our space,
but come together
for what truly matters."*

"Independent profile"

"Free spirit"



28 %

*"Together,
yet completely free"*

"All In – Together in Everything": 42%



Men and Women, 45+,
mostly with upper-middle
education

- At a mature life stage - **married**, seeking **stability, trust, and comfort**.
- See **joint financial management** as the foundation of their relationship.
- Take **joint finances for granted** and dismiss the idea of separate accounts.
- Value **transparency and honesty** from the very start.
- Hold **traditional views** — regarding the man's role — and often express reservations about modern notions of "independence."

"Unity - Transparency - Confidence"

"Balance – Together but with limits": 30%



- At a productive life stage - divorced or cohabiting – seek a balance between autonomy and commitment
- Income inequalities can cause tension - set flexible boundaries through dialogue and adaptation.
- Financial management is vital – guided by rationality and foresight & self-protection.
- Believe in **gradual honesty**; a joint account shows commitment, but *"we don't tell each other everything!"*
- Stand between tradition and personal independence

"Practicality – Respect – Cooperation"

"Free Spirits": 28%



- In a phase of **self-discovery**, single or living with a partner.
- **Finances are not a priority** – cohabitation may not mean sharing a bank account, often due to limited experience.
- Prioritize **financial independence and personal freedom** within the relationship.
- Accept personal accounts & practice "**selective secrecy.**"
- Reject stereotypical roles, seeking **self-determination and a sense of "personal equality."**

"Freedom – Individuality – Authenticity"



#2. Key Learning

Three district typologies emerge, ranging from...

Everything being "ours" to...

Shared yet separate, and

finally absolutely free!

The key is for couple to find balance through a shared mindset, typology and worldview.



And now what? Food for thought Q's





The most important question:
***"Which of the three profiles
do I belong to?"***

And the second most important :
***"Is my partner in the
same – or a similar - profile?"***

Questions worth asking ourselves...

- ✓ *Does my profile truly reflect who I am or it is shaped by external factors?*
- ✓ *Does my attitude toward finances remain the same, or does it change depending on the person I am with?*
- ✓ *When does money serve as a bond in a relationship, and when does it cause tension?*
- ✓ *Do we always talk openly about our finances, or do we avoid the subject?*
- ✓ *Does financial independence empower the couple or create distance?*
- ✓ *Do I feel that we have transparency and trust, or do we maintain secrecy in the context of autonomy?*
- ✓ *Do I compare myself to my partner in terms of finances, or do I feel that we are "one" regardless of our personal incomes/contributions?*
- ✓

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