



# Dating Habits of High-Net-Worth Individuals in Scandinavia

2026

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# INTRODUCTION

This survey explores the dating habits and relationship perspectives of high-net-worth individuals in Scandinavia, focusing on men and women aged 30 to 65 with more than EUR 10 million in investable assets. The findings are based on qualitative, in-depth interviews conducted with 28 clients and trusted contacts of Dino Dotti across Denmark, Norway, and Sweden, that fits the above target group. Rather than relying on standardized questionnaires, the research was designed to capture nuance, context, and personal reflection. All responses were gathered through confidential, one-to-one conversations, allowing participants to speak candidly about how wealth influences their approach to dating, partner selection, and long-term relationships.

Across the region, respondents shared several common attitudes shaped by Nordic cultural values such as equality, discretion, and emotional independence. At the same time, the data reveal notable country-specific distinctions in dating norms, expectations, and social dynamics. A recurring theme throughout the interviews is the dual nature of extreme wealth: while it provides autonomy and freedom from conventional relationship pressures, it also heightens concerns around trust, authenticity, and the motivations of potential partners.

The insights presented below summarize responses to ten core questions, highlighting key patterns, percentage distributions, and general observations. Together, they offer a rare glimpse into how Scandinavia's financial elite navigate intimacy, companionship, and commitment in a modern dating landscape.

## METHODOLOGY & SAMPLE

N = 28 confidential, in-depth interviews

Men and women aged 30–65

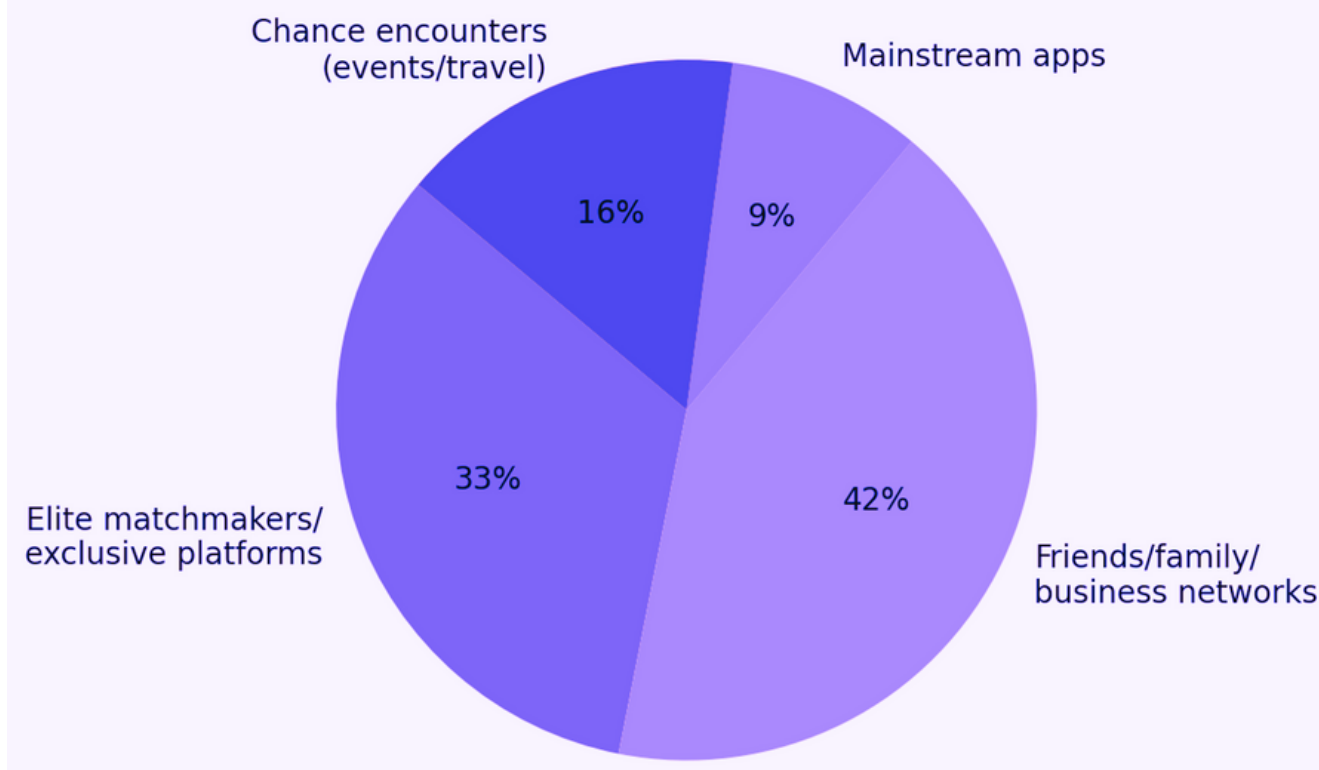
Minimum EUR 10M in investable assets

Respondents across Denmark, Norway, and Sweden

Qualitative design: percentages reflect dominant themes, not population statistics

# Q1

## Q1. Where respondents meet dating partners



### Q1: Where do you meet most of your dating partners?

#### **33%: Through elite matchmakers or exclusive online dating platforms:**

Exclusive matchmaking services and to some extent elite dating apps are a primary avenue, as wealthy singles favour vendors that verify income, protect privacy, and ensure compatible lifestyles. This trend was especially pronounced in Sweden's larger cities, where affluent professionals often turn to high-end matchmakers and exclusive dating apps.

**42%: Introductions via friends, family, or business networks:** Personal networks remain important. In Norway, a slightly higher proportion met partners through social circles, reflecting the close-knit nature of its affluent community.

**9%: Mainstream dating apps (Tinder, Hinge, Elite Singles, etc.):** A minority still use mainstream apps, though many wealthy individuals feel these lack the exclusivity they prefer. Danish respondents were modestly more open to mainstream apps, possibly due to Denmark's smaller elite dating pool.

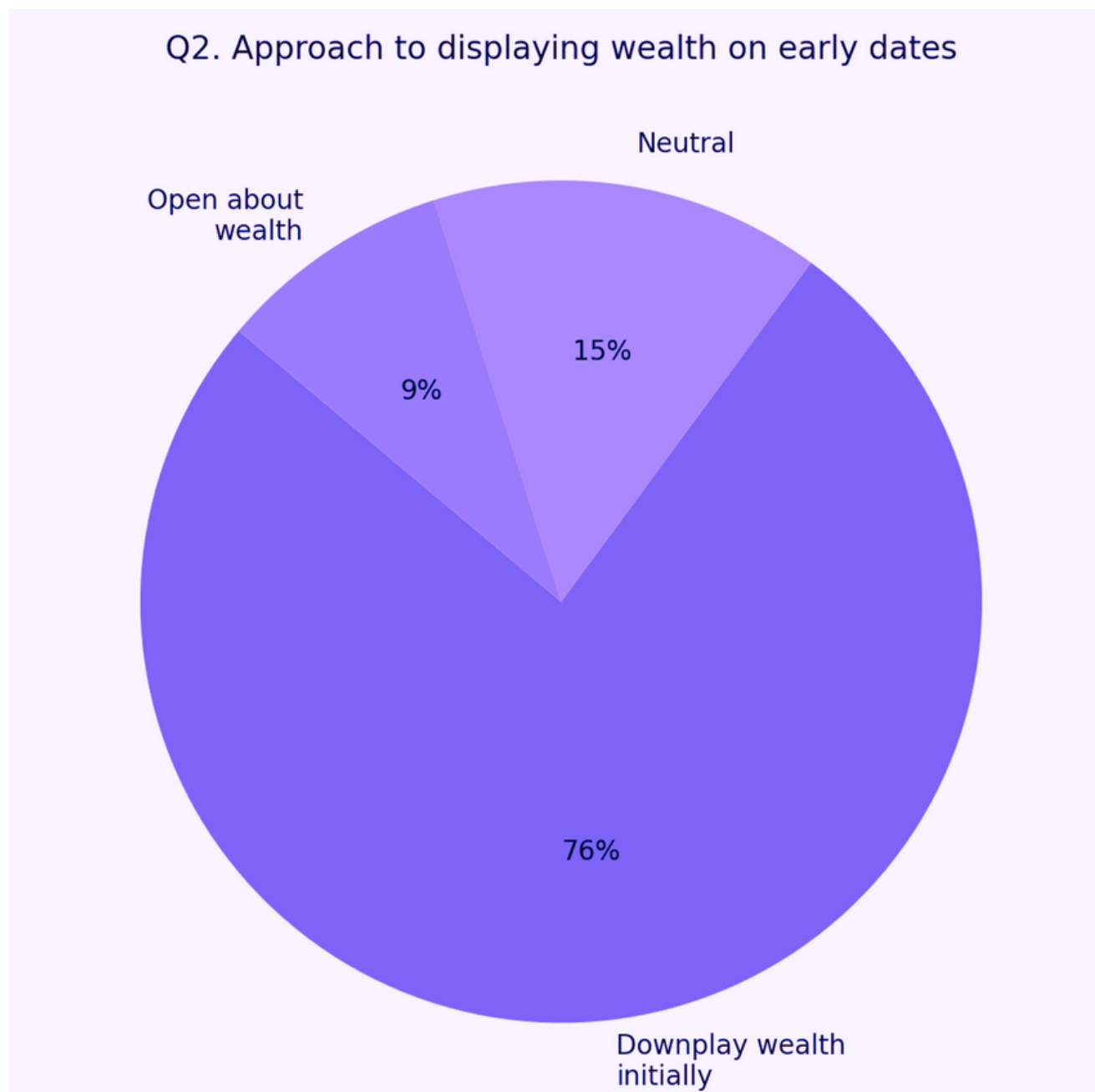
**16%: Chance encounters at events or while traveling:** Serendipity plays a role for a few. High-net-worth individuals often attend upscale events, galas, or luxury travel, where a small segment reported meeting partners in person.

## Quote

***“Money changes many things, but it doesn’t change the desire for genuine partnership. If anything, it raises the stakes to ensure that when these elites do find love, it’s real.”***



# Q2



**Q2. Do you downplay or openly display your wealth when dating someone new?**

**76%: Downplay wealth initially:** An overwhelming majority reported deliberately not flaunting their wealth early on. This aligns with Scandinavia's cultural ethos of modesty, the Law of Jante discourages showing off personal success. Many respondents mentioned they dress modestly or choose ordinary venues on first dates to ensure genuine connection.

In fact, surveys elsewhere have found over half of people (regardless of income) have felt the need to “downplay their lifestyle” around a less-affluent partner.

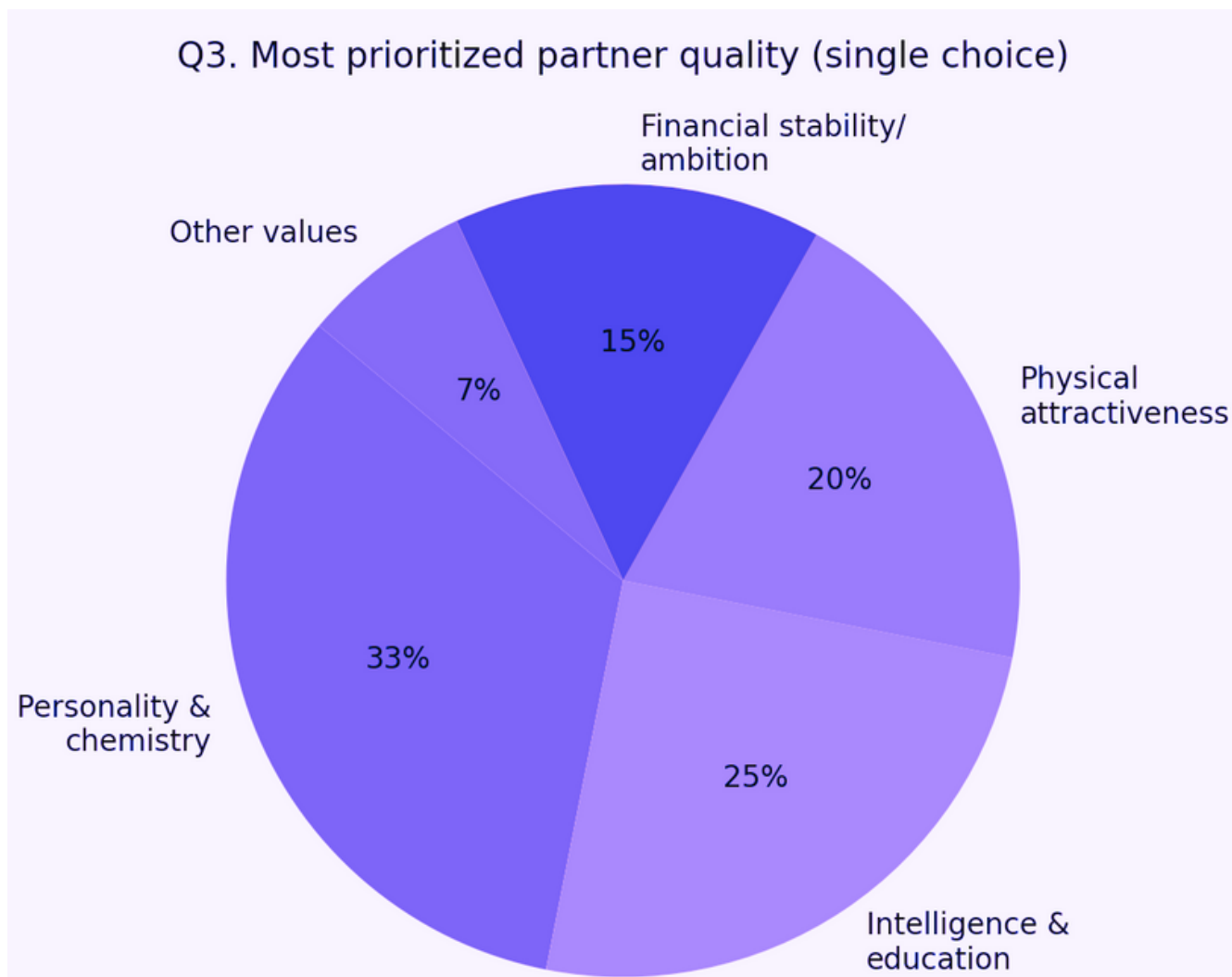
Our wealthy Scandinavian respondents take this even further: Swedish millionaires were the most cautious, with about 85% concealing indicators of wealth (e.g. luxury brands, talk of assets) on early dates, compared to about 70% in Norway. The consensus is that they want to avoid attracting so-called gold diggers and to be valued for their character rather than bank account.

**15%: Neutral:** A smaller group said they neither hide nor overtly show their wealth. They let details emerge naturally but don’t make finances a focus. Many in this group were second-generation wealthy who felt comfortable in their skin yet still avoid bragging, in line with Nordic self-restraint.

**9%: Open about wealth:** Only a tiny fraction are completely open about their wealth from the start (or even make it a selling point). A few respondents in this category felt that their lifestyle would eventually be obvious, so “why hide it?” However, even among the ultra-rich, overt displays of wealth were rare in Scandinavian dating.



# Q3



## Q3. What qualities do you prioritize most in a romantic partner?

**33%: Personality and emotional “chemistry”:** This was the top choice overall. A sense of connection, shared interests, and compatible humour or values ranked highest, particularly among men.

A striking 80% of high-income men in one study said chemistry and shared interests matter more than a partner’s education or pedigree. Many wealthy men in our survey echoed this: they want someone they can “vibe with” and who fits into their lifestyle as an equal companion.

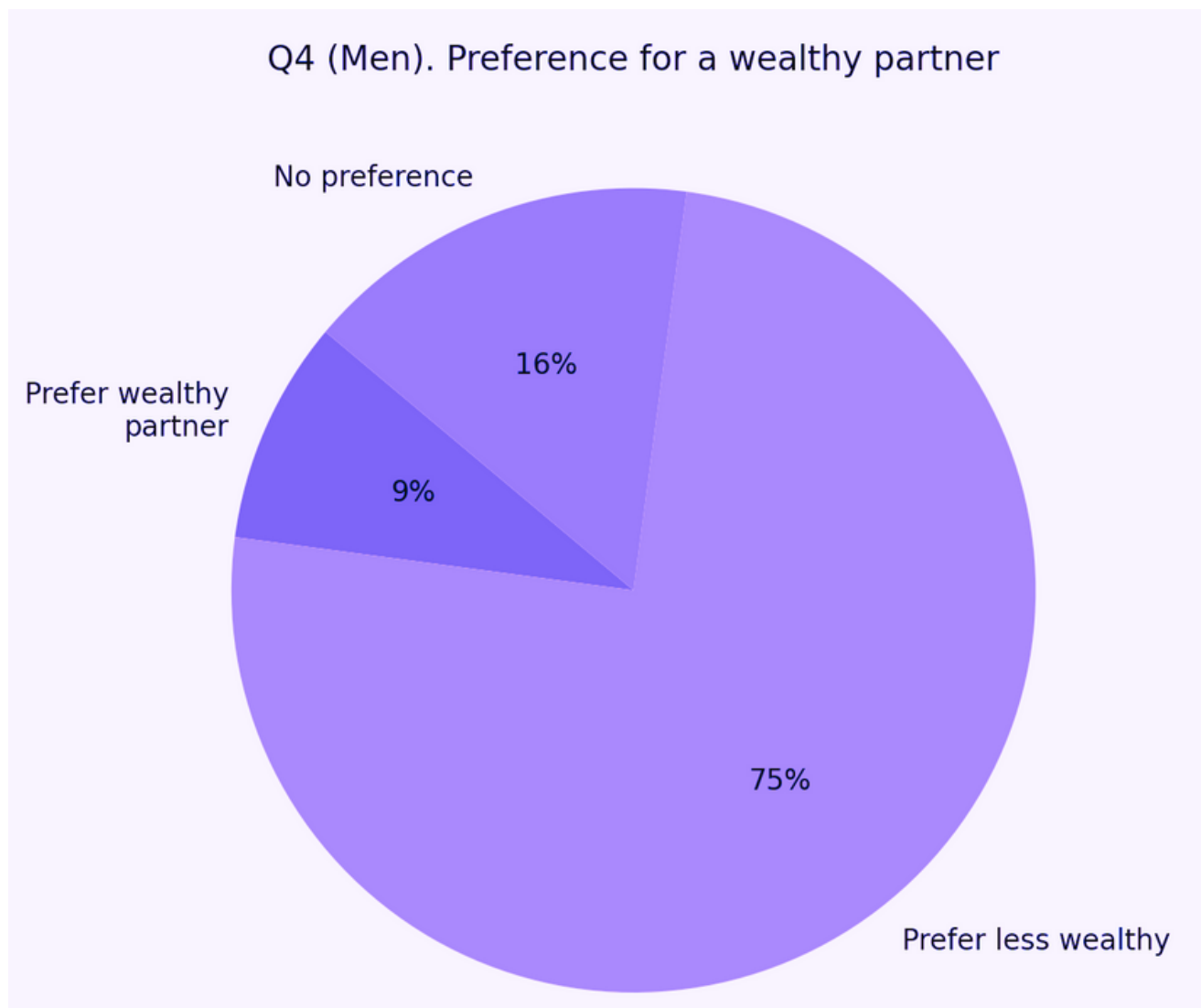
**25%: Intelligence and education:** Intellectual compatibility was the next most cited. Especially in Sweden and Denmark, a significant share of respondents valued a partner who is well-educated or culturally savvy. Wealthy individuals often have advanced degrees themselves, and they seek partners who can engage in stimulating conversation. (Notably, however, formal credentials were less important than general intellect and curiosity, one respondent quipped that “degrees don’t guarantee connection”).

**20%: Physical attractiveness:** Aesthetic appeal and staying fit were important to many, slightly more so among female respondents. About one-fifth chose physical appearance as their top criterion, and this was especially true for affluent women, who, in global surveys, often rank partner appearance very highly. Scandinavian high-net-worth women in our sample tended to emphasize looking for a partner they find attractive, has a desired height and are youthful – some noting that success allows them to be selective.

**15%: Financial stability or ambition:** Surprisingly, financial status was not the top priority for most, even in this wealthy group. Only 15% (disproportionately female) said a partner’s financial standing or drive for success was their no. 1 factor. This mirrors other findings that while affluent women do value a partner’s financial security, wealthy men put far less weight on it. In practice, many respondents (male and female alike) indicated they already have financial security, so they care more about non-material qualities in a mate.

**7%: Other values (e.g. kindness, family orientation):** A minority mentioned other priorities like kindness, honesty, or shared family goals as their foremost criterion. Some older participants stressed “emotional support and understanding” over any external traits. These personal values didn’t vary much by country – they were individual preferences, but they remind us that even among the rich, love isn’t purely transactional.

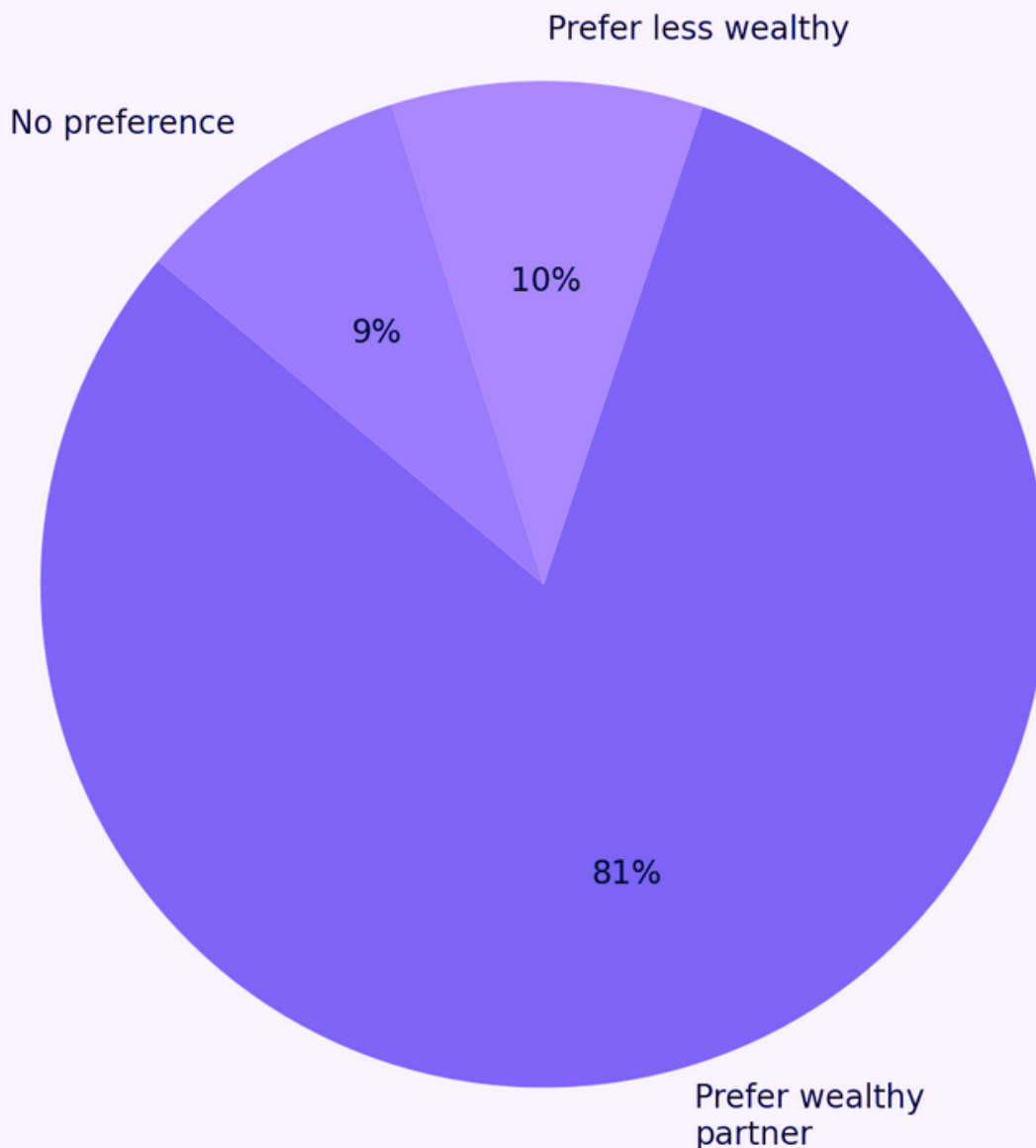
# Q4



**Q4. Do you prefer a partner who is also wealthy (a fellow high-net-worth individual)?**

**Men: Only 9% of wealthy men answered “Yes, I prefer my partner who is also wealthy.”** In fact, a large majority of male respondents (around 75%) said they prefer or feel more comfortable dating someone less wealthy than themselves, while the remaining had no strong preference. This finding is striking but consistent with earlier surveys: for example, on a millionaire dating site, only 8.2% of male millionaires expressed a preference for dating fellow millionaires. Many affluent Scandinavian men seem quite open to partners outside their wealth bracket, some even favour it. Interviews suggest these men enjoy sharing their success and may find highly career-focused wealthy women “too similar” or even competitive. In the words of one respondent, “I want a partner who appreciates the lifestyle but isn’t competing with me”.

#### Q4 (Women). Preference for a wealthy partner



**Women: By contrast, 81% of wealthy women answered “Yes, I prefer a partner who is also wealthy.”** The vast majority of high-net-worth women in all three countries indicated they seek a partner with comparable financial means. This aligns with global trends – one extensive survey found 84.5% of female millionaires prefer to date other millionaires.

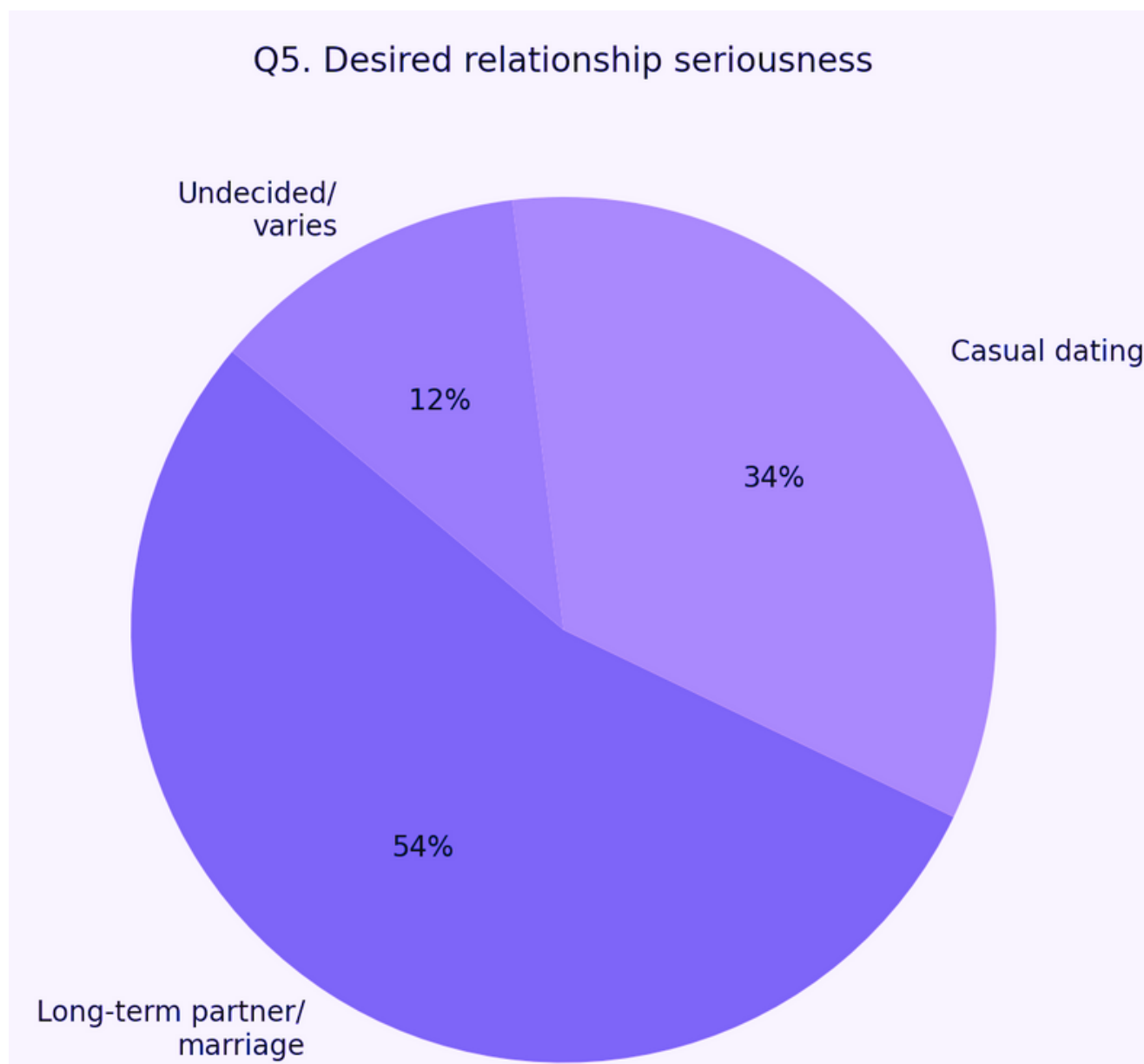
The reasons, as our respondents and other studies explain, have to do with security and equality. Wealthy women often don’t want to “carry the financial burden” alone or risk a partner being reliant on them. As one Swedish businesswoman put it, “I’m not looking to take care of anybody, a partner with resources puts us on equal footing.” These women value partners who can travel in the same circles and understand the demands of an affluent lifestyle.

**No preference:** A small segment of both genders (around 14% of men, 9% of women) claimed to have no firm preference regarding a partner's wealth. They focus on other traits first. However, even within this group, many added that certain lifestyle compatibility matters, for instance, having a similar approach to spending or an understanding of the responsibilities that wealth brings.

**General note:** This gender divide was one of the most pronounced patterns in the survey. Wealthy women from Denmark, Norway, and Sweden all showed a strong inclination to “date equal” (above 80% in each country), whereas wealthy men overwhelmingly had little requirement for a rich partner (under 10% across the board). This suggests that despite Scandinavia's general gender egalitarianism, traditional dynamics persist at the ultra-wealthy level: men are content being providers, while women seek financial equals. It's worth noting cultural context, too, some Scandinavian men may even feel that a highly ambitious or higher-earning woman challenges the local norm of modesty. There are anecdotal reports of men who view a woman's overt success as a downside, seeing it as a sign she “thinks she's better”. Our data cannot confirm attitudes, but it's clear that high-net-worth men and women approach partner wealth very differently.



# Q5



## Q5. What are you looking for in terms of relationship seriousness?

**54%: Seeking a long-term partner or eventual marriage:** Just over half of respondents said they are primarily interested in a committed relationship. Many in this group are looking for a life partner, whether that means marriage or a stable long-term cohabitation. Interestingly, even among the ultra-wealthy, marriage remains on the horizon for a majority (especially in Sweden, where ~60% voiced plans to marry or remarry). However, wealthy individuals tend to delay marriage or approach it cautiously. With financial independence, they feel less pressure to “settle” early. Several mentioned they want to be sure a partner loves them, not their money, before making lifelong commitments. Also, more than a few noted hesitancy about having children (even if they might marry), citing career focus and lifestyle freedom as reasons, echoing broader trends of educated elites redefining traditional family timelines.

**34%: Open to casual dating with no rush into commitment:** About one-third leaned toward a more casual or non-committal approach. This cohort enjoys dating without a set goal of marriage. A number of Norwegian respondents fell into this category; Norway is known for a long-standing casual dating culture where early commitment is rare. As one might expect, financial security gives these individuals the luxury to date on their own terms. They don't need a partner for economic stability, so they often take a "let's see where it goes" stance. Some are divorced and not eager to remarry; others simply prefer freedom. Notably, both men and women in this segment cited "no pressure to settle down" they can afford to wait for the right person or maintain independence.

**12%: Undecided or varies:** A small portion didn't commit to either path, saying their intentions would depend on the person or phase of life. Some indicated they oscillate between periods of casual dating and seeking something serious. This group was evenly spread across countries. They exemplify how the lines between casual and serious can blur for modern affluent daters, who may be open to different outcomes.

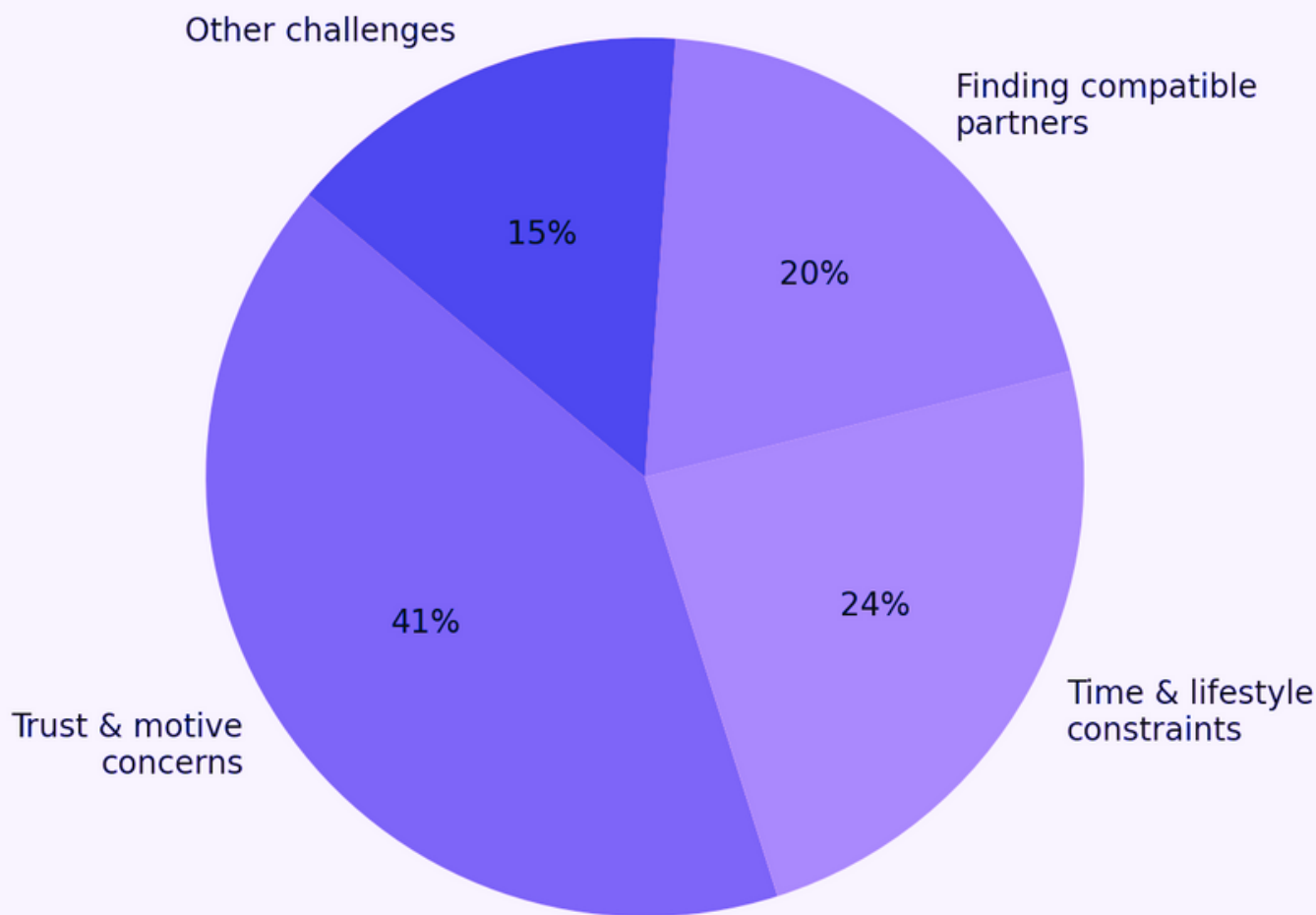
**General note:** Norway's respondents skewed more heavily toward casual dating than their Swedish or Danish counterparts. Norwegian culture, which often "reverses the normal dating rules" (with intimacy coming early and formal commitment delayed), is reflected even among the rich, many wealthy Norwegians are content to "date for months without labels," as one put it. In Sweden and Denmark, there was a slightly higher inclination toward eventually finding a long-term partner, but even there, the timeline is flexible. Overall, high-net-worth Scandinavians are not in a rush, about two-thirds still envision settling down with one partner, but on a non-traditional timetable and terms that suit their personal goals.

## Quote

**As one Danish respondent summed up, "It's hard to tell if someone likes you or your lifestyle, and even if they do accept your lifestyle, will my schedule allow me to be a good partner?" This encapsulates the twin dilemmas of wealth: being loved for the right reasons and finding time to love back.**

# Q6

## Q6. Biggest dating challenge as a wealthy individual



### Q6. What do you find is the biggest challenge of dating as a wealthy individual?

**41%: Trust and motive concerns:** The number one challenge cited was difficulty trusting a partner's intentions. Many wealthy singles worry whether they are liked "for me or for my money." This concern was voiced across all countries, though it was most acute among Swedish respondents (where 45% mentioned trust issues). They fear gold digger scenarios i.e. a partner feigning love but truly interested in financial gain. Some also mentioned privacy worries, like being wary of sharing personal financial details too soon. Wealthy women in particular highlighted this challenge, often in terms of power dynamics: they want to ensure a partner isn't just seeking a benefactor. Indeed, recall that a large majority of millionaire women insist on prenuptial agreements and choosing equally wealthy mates, aiming to "stay in control" of their finances. This underscores how trust issues weigh heavily on affluent women, who feel they must protect themselves. (Wealthy men have similar worries but expressed them differently, a few noted they're cautious that a partner "sees me as an ATM", but many men also feared that their success intimidates potential partners or creates an imbalance.)

**24%: Time and lifestyle constraints:** The second most common challenge was finding time for dating and relationships. High-net-worth individuals often lead very busy lives, running companies, frequent travel, or managing investments, leaving limited time to meet new people. A Danish entrepreneur lamented that his work schedule and frequent travel made it hard to nurture a new relationship beyond superficial dating. Additionally, lifestyle mismatch was mentioned here: wealthy folks may keep irregular hours or have unique travel and social obligations, which can strain dating someone with a more typical schedule.

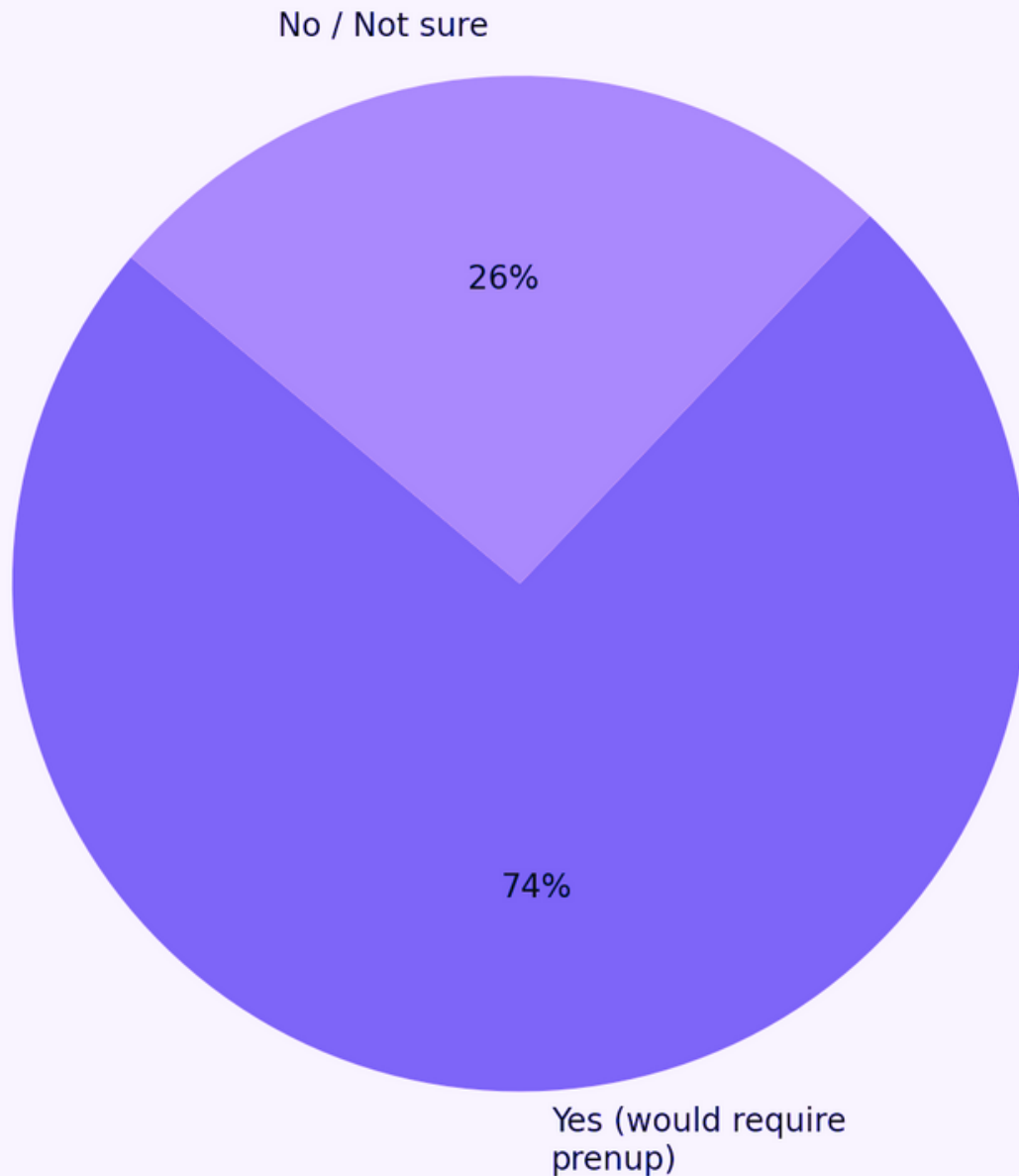
**20%: Meeting compatible partners:** A significant number said that beyond trust or time, simply finding the right person is tough when you're wealthy. They feel their pool of potential partners is smaller. Some don't know if they should date within their socioeconomic class or outside it, either way has hurdles. For instance, dating someone equally wealthy can devolve into a "power couple" dynamic that isn't for everyone, whereas dating someone with far less money can lead to disparate life experiences. "It's lonely at the top," one Swedish respondent said, half-jokingly. This challenge also includes the difficulty of meeting people who truly understand their life, from the outside, being rich looks easy, but partners might not grasp the pressures and responsibilities that come with large wealth.

**15%: Other challenges:** The remainder pointed to various issues: publicity and gossip (for well-known rich individuals, concern that dating life becomes tabloid fodder), safety/security (a few mentioned vetting new dates due to personal security concerns), or power imbalance in relationships. For example, a Norwegian heir noted that whenever he dates someone from a non-wealthy background, "there's an unspoken power difference that's hard to avoid." In egalitarian Scandinavia, that discomfiting imbalance can indeed be a barrier to connection.

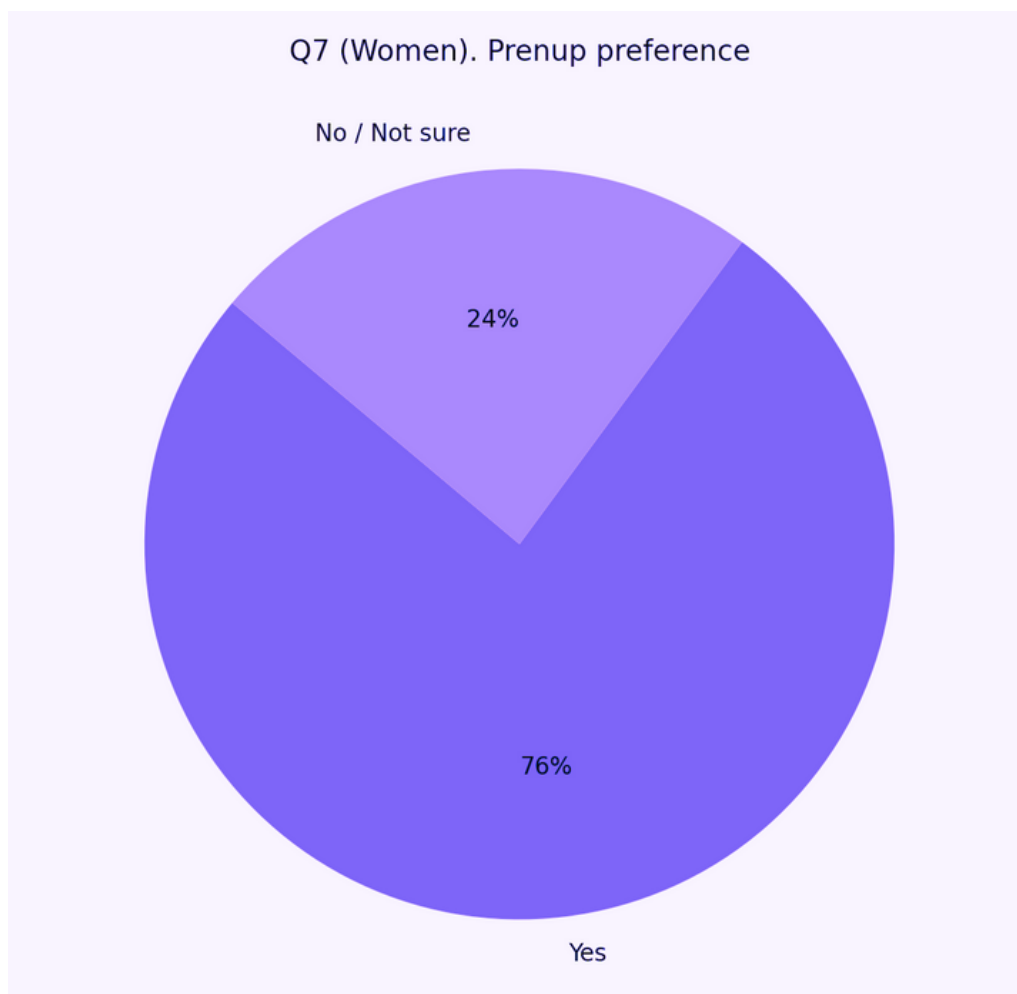
Overall, trust emerged as the dominant concern. Even in egalitarian Nordic society, the rich remain wary of being exploited or misunderstood. That said, there were subtle national differences: Swedes were most likely to mention gold-digger fears, perhaps owing to Sweden's larger population and more anonymous dating scene, whereas Danes and Norwegians relatively more often brought up work-life balance as a dating obstacle (their smaller elite circles mean they often already know others' backgrounds, so trust is built more gradually). As one Danish respondent summed up, "It's hard to tell if someone likes you or your lifestyle, and even if they do accept your lifestyle, will my schedule allow me to be a good partner?" This encapsulates the twin dilemmas of wealth: being loved for the right reasons and finding time to love back.

## Q7

## Q7. Would insist on a prenuptial agreement

**Q7. Would you insist on a prenuptial agreement before marriage?**

**Yes: 74% overall (with some gender gap):** Over two-thirds of all respondents said that if they were to marry, they would require a prenup to protect assets. However, this aggregate masks a major gender disparity. Nearly 76% of wealthy women answered “Yes, absolutely,” compared to only around 69% of wealthy men. Women with vast wealth feel strongly about securing their finances – many mentioned they have much to lose and perhaps have children or family business interests to safeguard. Men, conversely, were slightly less inclined to demand a prenup. A number of wealthy men commented that insisting on a prenup feels “unromantic” or signals mistrust; some were confident in their ability to manage risk or simply less worried about a spouse taking advantage. A few even said they’d prefer not to complicate a marriage with legal contracts up front.

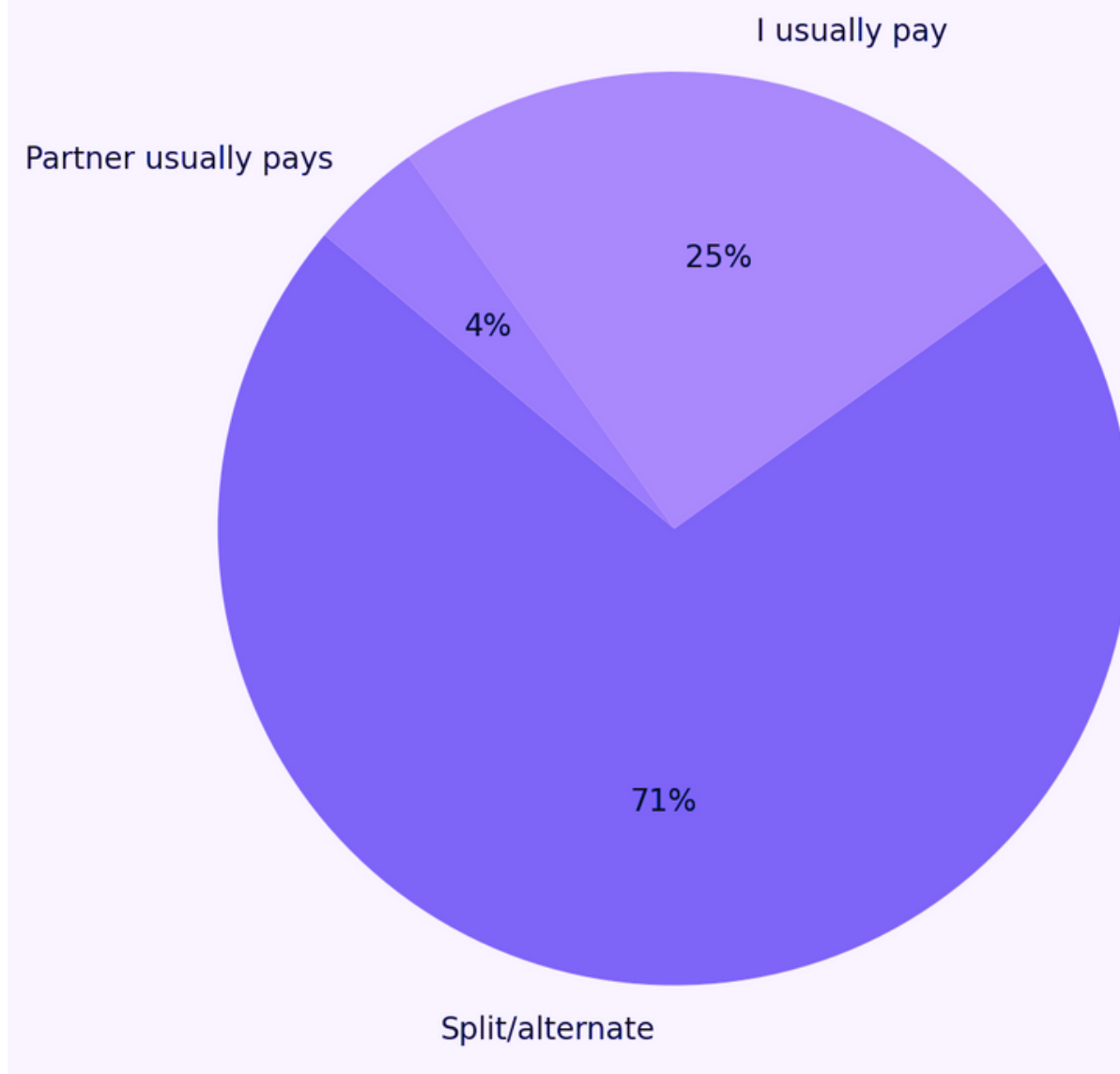


**No or Not sure: 26% (overall):** The remaining respondents were either against prenups or uncertain. Notably, most of the “No” answers came from men (many of whom see it as unnecessary). Among women, very few said they would not insist on a prenup (these women tended to express idealistic views like “if I marry him, I trust him completely”). There is also a small contingent in all countries who were undecided, often saying it would depend on their partner’s financial situation (e.g. if both are equally wealthy, maybe not needed; if there’s a big imbalance, then yes).

**General note:** Gender is somewhat a divider on this question, much more than nationality. In each of Denmark, Norway, and Sweden, wealthy women were somewhat more likely than men to favour prenuptial agreements. Still, we observed that overall Swedish respondents showed the highest support for prenups (perhaps due to more established family fortunes and familiarity with legal safeguards), while Norwegians the least (some older Norwegian men joked that oil wealth has been generous and they “aren’t worried” about splitting it). Despite such comments, advisors note that all three countries allow prenups and many high-net-worth individuals do quietly arrange them. The takeaway: women in this affluent bracket nearly universally want financial agreements.

## Q8

## Q8. How expenses are handled when dating

**Q8. How do you typically handle paying for dates and expenses with a partner?**

**71%: “We split the bill or take turns”:** An overwhelming majority of wealthy Scandinavians follow the region’s strong norm of splitting costs. On first dates and beyond, they prefer either splitting evenly or alternating who pays, to keep things fair. This practice holds true even when one partner is far wealthier, out of respect for equality. Culturally, Scandinavia prizes financial independence and parity in relationships. It’s common in Sweden, for example, for couples to either go Dutch or trade off treating each other. Norway’s respondents were the most rigorous about splitting, many noted that in Norway it’s nearly automatic to pay one’s own way, reflecting the idea that “no one is above or below anyone else”. Women as well as men in our survey overwhelmingly agreed with this approach.

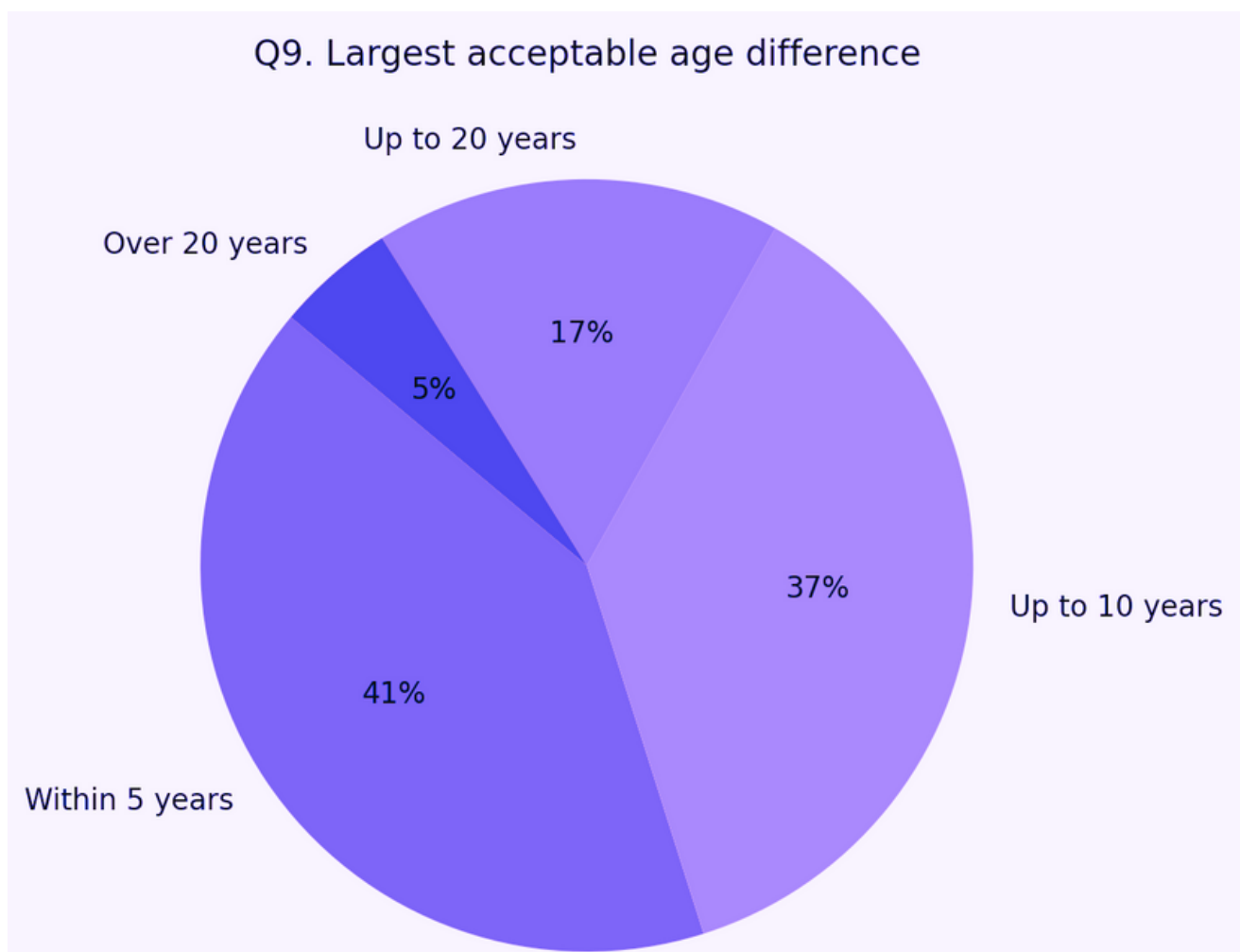
In fact, Norwegian women often insist on paying their share, not wanting to feel any obligation for having been treated. Among the ultra-wealthy, splitting the bill also serves a practical purpose: it weeds out those who might assume the rich partner will always bankroll everything. As one Danish woman said, “I can easily pay for both of us, but I watch whether he expects me to. If he does, that’s a red flag.”

**25%: “I usually pay for my partner”:** About one in ten (mostly male) respondents said they personally end up paying most of the time. These tended to be older, more traditional men or those who often date people with much lower incomes. They view treating their date as part of a gentlemanly role or simply have a habit of taking care of the bill. Some mentioned that even though splitting is normal, they enjoy paying as a generous gesture, but they were clear this is their choice, not an expectation. A Swedish CEO in this group said he’ll cover trips or fine-dining for his girlfriend “because I love to spoil someone I care about,” but he appreciated that she always offers to pay her share.

**4%: “My partner usually pays”:** Practically no one in our survey said they mostly let the other person pay. This option was selected by just a few respondents, and in follow-up interviews it appears these were cases where the individual was dating someone even wealthier than themselves (for instance, a moderately rich woman dating an ultra-rich man who insists on paying). In general, it’s socially frowned upon in Scandinavia to habitually let the other person foot the bill.

**General note:** Scandinavian dating culture strongly emphasizes equality, and that doesn’t vanish at the \$10M+ level. Both men and women here largely reject the idea that the “man should pay for everything” or that wealthier partners should automatically cover costs. As one Norwegian respondent laughed, “Even on a hot date, we split the check, it’s just how we do it!”. There are, of course, exceptions, some high-net-worth individuals do enjoy indulging their partners. But the prevailing attitude is that splitting expenses keeps the relationship on equal footing. This norm was consistent across Denmark, Norway, and Sweden, with maybe Norway being the most strict and Denmark a bit more relaxed (a few Danes mentioned alternating who pays for dinners as an acceptable balance). It’s worth noting that this egalitarian bill-splitting is not seen as unromantic by locals; rather, it’s viewed as a sign of mutual respect and independence. Even among the super-rich, “no one likes to feel owed or owing” in a Scandinavian romance.

# Q9



## Q9. What is the largest age difference you would consider acceptable in a partner?

**41%: “Within 5 years of my age.”** About two-fifths preferred a partner roughly their age, give or take a few years. This was the most common stance among wealthy women, the majority of high-net-worth women in our survey weren’t interested in a much younger partner. Many cited shared life stage and cultural references as reasons to keep ages close. Scandinavian societies are generally age-equal in dating, and even rich women mostly adhere to that, seeking peers rather than significantly younger men.

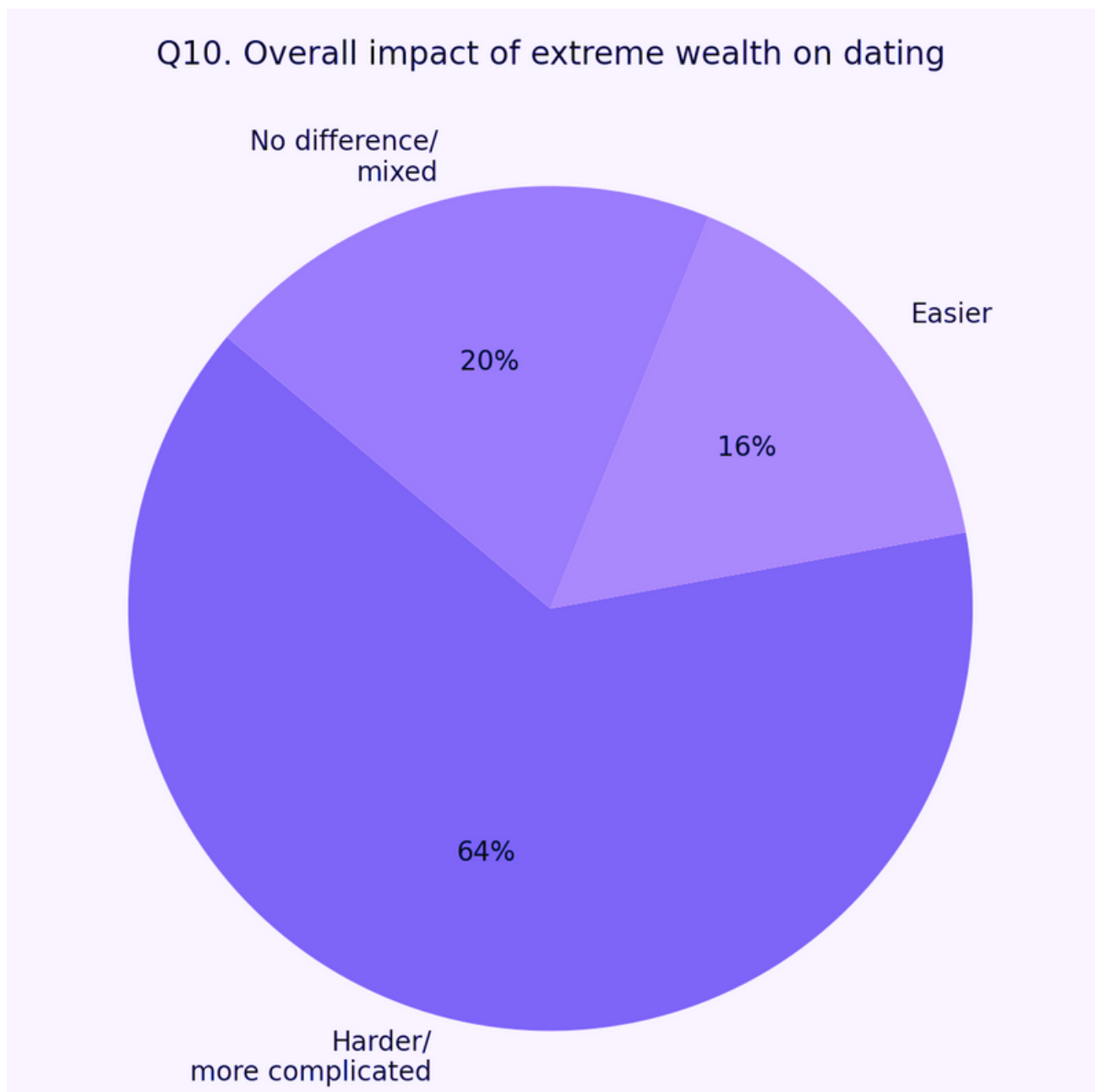
**37%: “Up to 10 years difference.”** A substantial group is open to an age gap up to about a decade. This response was popular among both genders, but especially among men. They often don’t mind dating someone 6–10 years younger (or in a few cases older). For women, dating a bit older (up to 10 years) was sometimes seen as acceptable if the man was mature and established; a few women in their 30s mentioned they would date men up to early 40s.

**17%: “Up to 20 years difference.”** One in five are comfortable with a much larger age gap (11–20 years). This category skewed heavily male. Many wealthy men, particularly those over 50, expressed willingness to date women far younger, a pattern not uncommon in elite circles worldwide. In fact, some affluent men explicitly prefer significantly younger partners. As one respondent candidly put it, “I have the means to date a younger, attractive woman and I enjoy that”. This attitude reflects what has been observed on luxury dating platforms: many millionaire men admit to “enjoying younger, attractive women” and avoid partners of similar age if they feel they don’t have to. In Scandinavia, while it’s less openly boasted about (due to social modesty), the practice certainly exists among the rich. A Norwegian businessman in his 60s noted that after his divorce he’s now with someone 18 years younger, commenting that it “just happened naturally” through shared activities.

**5%: “Over 20 years difference is fine.”** A small fraction (almost entirely older men) said age is “just a number” to them and they’d date someone decades junior. Virtually no women selected this. Those who did often had a history of marrying younger women or simply stated they follow their heart regardless of age. It’s worth mentioning that extremely large age gaps can attract social scrutiny in egalitarian Scandinavia, so even among the wealthy this is relatively rare (hence only 5%).

**General note:** Gender heavily influences comfort with age gaps. Wealthy Scandinavian men are far more open to dating much younger partners than vice versa. This mirrors global dating tendencies but is somewhat moderated by Scandinavian norms. In Denmark and Sweden, for example, respondents noted there is some social stigma around an older man with a very young partner, seen as a potential “midlife crisis” cliché. Thus, while many rich men would consider a 15–20 year gap, not all actually pursue it. Wealthy women overwhelmingly prefer men roughly their age or slightly older. A 45-year-old Swedish investor shared that she wouldn’t date a man in his 20s: “No matter how mature he is, we’d be in different worlds.” Meanwhile, a 45-year-old wealthy man had no issue dating a woman in her late 20s. These attitudes led to a notable statistic: virtually no women in our survey would go 20+ years younger, but about 1 in 4 men would. Country differences were minor – perhaps a tad more conservative in Sweden, and a bit more laissez-faire in cosmopolitan parts of Norway, but overall, age-gap openness came down to personal preference and gender more than nationality.

# Q10



**Q10. Overall, has being very wealthy made dating easier or harder for you?**

**64%: “Harder” (or more complicated):** Nearly two-thirds of respondents felt that their extreme wealth has on balance made their dating lives more difficult. They cited a mix of the factors we’ve discussed: trust issues, difficulty finding true compatibility, and concerns about power imbalances.

One Danish millionaire summed it up: “It’s ironic, I have everything I need, yet dating is harder. You question people’s motives and you stand out, which can be isolating.” This sentiment was echoed especially by women and older individuals. In Sweden, 65% of respondents answered “harder,” the highest of any country. Sweden’s wealthy often move in elite circles where it can be hard to meet new people, and they sometimes feel their success limits their dating pool. The general feeling among this majority is that while money eliminates many life problems, it adds a layer of complexity to romance.

**16%: “Easier”:** Just under one-fifth said wealth has made dating easier for them. These respondents highlighted the advantages money brings: more opportunities to meet people (through travel, events, exclusive clubs), the ability to impress or treat a partner (removing financial stress from dating), and greater confidence that comes with success. A few men noted that their financial status was “definitely a plus” in attracting partners, they didn’t have to worry about affordability of dates or building a stable life, which allowed them to focus on the relationship itself. Additionally, some women mentioned that being wealthy freed them to choose partners based on love alone, without economic considerations; as one Norwegian woman put it, “I don’t need a man for his money, so I date purely for connection, that’s easier.” It’s worth noting, however, that some in this group caveated that it’s easier to get dates, but not necessarily easier to find genuine love.

**20%: “Neither or no difference”:** The remaining one-fifth felt that wealth didn’t fundamentally change dating for them, or it had both pros and cons that balanced out. Many in this camp were those who married young (before they had the wealth) or who maintain a very down-to-earth lifestyle despite their assets. For instance, a tech entrepreneur from Denmark said he’s “always been frugal and low-key,” so he doesn’t think most of his dates even know how wealthy he is – hence it hasn’t affected his relationships much. Others here acknowledged that while the logistics of dating (where to go, not worrying about expenses) are easier with money, the emotional aspects aren’t necessarily improved. As one respondent wryly noted, “Even a billionaire can get their heart broken.”

**General note:** In general, more people find that immense wealth complicates their love life rather than simplifying it. This aligns with the idea that once financial stability is secured, individuals can afford to break from traditional relationship expectations and take a non-standard path, which can mean more freedom but also more uncertainty. We also see a bit of a paradox: some freedoms (no economic pressure to marry young, for example) can lead wealthy individuals to remain single or casually dating longer, which in turn can make it harder to form a lasting bond.

By country, Danish respondents were slightly more likely to say “no real difference”, possibly reflecting Denmark’s relatively egalitarian wealth distribution and strong social trust, which might blunt some challenges of being rich. Swedes and Norwegians leaned more to “harder”, citing issues of trust and isolation. It appears that in the realm of dating, money is a double-edged sword – it opens doors to more options, yet makes it tricky to know who walks through those doors sincerely.



# FINAL PERSPECTIVE

In summary, this survey of high-net-worth Scandinavians reveals a dating landscape shaped by extraordinary wealth intersecting with Nordic cultural norms. On one hand, core Scandinavian values, equality, modesty, independence, strongly influence their behaviours: splitting bills is almost a given, flaunting wealth is taboo, and both genders seek authentic connection beyond social status. On the other hand, being among the wealthiest introduces unique patterns: a pronounced gender divide in partner preferences (men comfortable “dating down,” women insisting on “dating equal”), and a pervasive caution in matters of trust and commitment.

Country differences were nuanced but present: Norway’s affluent embrace a more casual approach to courtship, Sweden’s emphasize progressive ideals and tech-mediated dating, and Denmark’s fall somewhere in-between with a pragmatic balance. Ultimately, while high-net-worth individuals in Scandinavia have the means to date anywhere and anyone, they are still human in their pursuit of love, navigating hopes, fears, and cultural expectations.

The data paints a realistic picture: money changes many things, but it doesn’t change the desire for genuine partnership. If anything, it raises the stakes to ensure that when these elites do find love, it’s real.

# THANK YOU FOR READING THE SURVEY REPORT

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