2026 Couples and Money Study

The Fidelity Investments 2026 Couples and Money Study explores how people in long-term committed relationships navigate financial decisions, communication, and relationship dynamics while uncovering generational shifts towards financial independence and persistent transparency gaps.

Key findings

68%
didn't fully know their partner's full financial picture until moving in together

24%
admit to hiding a money secret from their partner

49%
avoid money conversations to prevent arguments

52%
say planning for fun—date nights, hobbies, vacations—is the best way to make money strengthen their relationship

58%
of couples contribute unequally to household finances

Trust and transparency: the full financial picture

68%
didn't fully know their partner's full financial picture until moving in together

18%
took more than a year to understand the full financial picture

24%
admit to hiding a money secret from their partner

7%
have credit card debt their spouse doesn't know about

56%
monitor their partner's spending

31%
admit to "keeping score" on their partner's spending

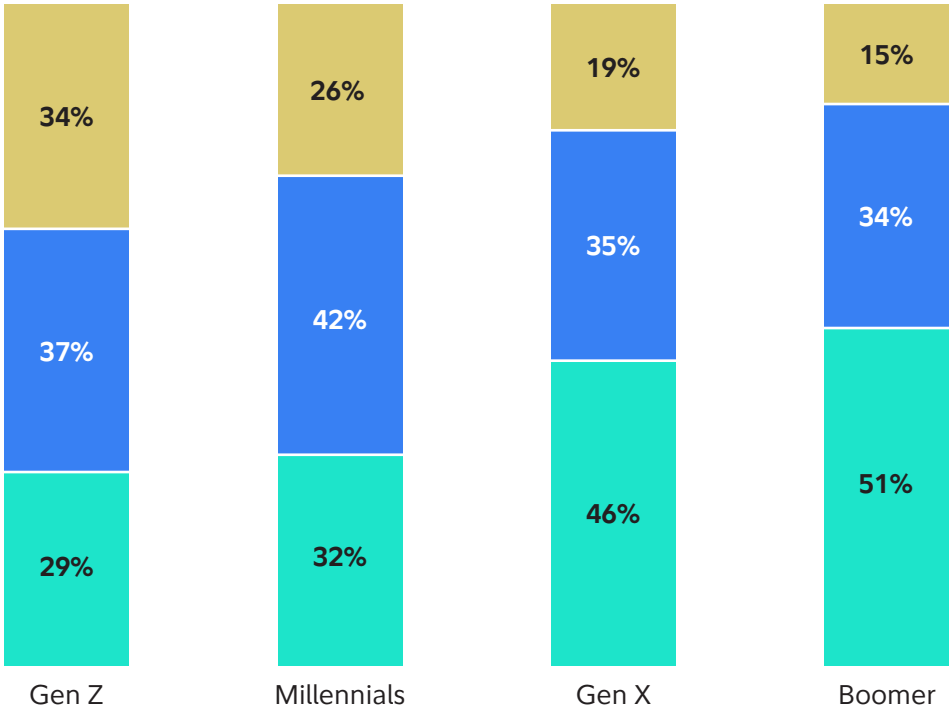
How couples manage their money

66%
say financial independence is important

46%
of women feel financially dependent vs **16%** of men

When it comes to managing their money, younger couples embrace financial independence

- **Keeps all money in joint accounts***
- **Keeps money in both joint and separate accounts**
- **Keeps money in completely separate accounts**



Explore the data table

Unequal earnings and emotional load

58%
don't contribute equally to household finances

23%
say the imbalance affects their relationship

60%
of those with less responsibility for household finances worry about their ability to take over

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Communication and conflict

While 91% believe they can talk openly, only 29% regularly talk about day-to-day finances

Reasons to avoid talking about money:

44%
I worry it will start an argument

31%
I don't want to worry my spouse/partner

21%
I worry about feeling judged or lectured

16%
I worry it would force a discussion on other difficult topics

13%
I want to keep some things private

12%
I'm afraid of how our finances would need to change

Planning ahead

Couples fall short when it comes to preparing for the unexpected

13%
have a formal or informal prenup

29%
of Gen Z have a formal or informal prenup

50%
of couples say they sometimes think about what would happen to them financially if their relationship were to end

Confidence to assume full financial responsibility:

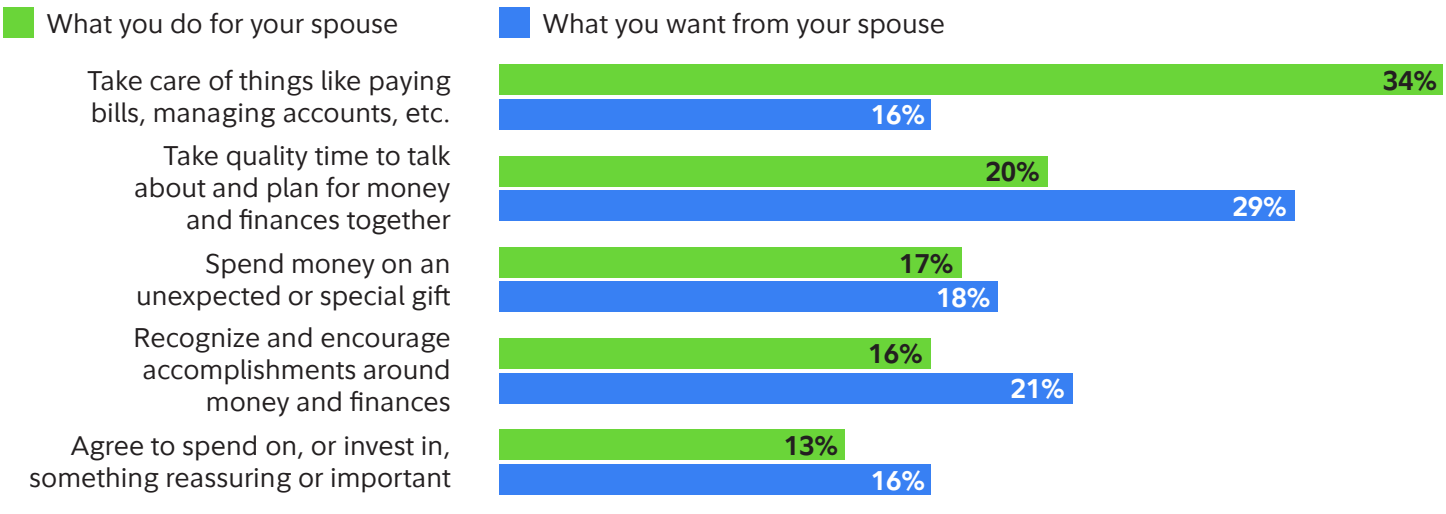
Managing day-to-day finances

88% Men
72% Women

Managing investments and long-term finances

84% Men
65% Women

52% say leaving room for fun in the budget is the best way to make money strengthen the relationship



Explore the data table

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Couples that talk about finances can feel more prepared—Fidelity can help

85% of couples see themselves as being good financial partners, yet 50% wish they talked more about their day-to-day finances.

For more information on how to get the conversations started, visit Fidelity's Learning Center on marriage and partnership.

About the 2026 Couples and Money Study

Versta Research conducted a national survey of 3,193 married or partnered US adults ages 18 or older who had been married or in a long-term relationship (including domestic partnerships or civil unions) for three or more years. Sampling, fieldwork screening, and weighting were designed for accurate representation of the target population based on age, gender, race, ethnicity, income, and education using data from the US Census Bureau. The survey was conducted from October 14 to November 2, 2025. Assuming no sample bias, the maximum margin of error for full-sample estimates is ±2%. *Generational data is defined as: Boomers: 1946–1964; Gen X: 1965–1980; Millennials: 1981–1996; Gen Z: 1997–2012.

Data tables

When it comes to managing their money, younger couples embrace financial independence

Financial habits	Gen Z	Millennials	Gen X	Boomer
Keeps all money in joint accounts	29%	32%	46%	51%
Keeps money in both joint and separate accounts	37%	42%	35%	34%
Keeps money in completely separate accounts	34%	26%	19%	15%

Explore the full chart

52% say leaving room for fun in the budget is the best way to make money strengthen the relationship

How partners show support	What you do for your spouse	What you want from your spouse
Take care of things like paying bills, managing accounts, etc.	34%	16%
Take quality time to talk about and plan for money and finances together	20%	29%
Spend money on an unexpected or special gift	17%	18%
Recognize and encourage accomplishments around money and finances	16%	21%
Agree to spend on, or invest in, something reassuring or important	13%	16%

Explore the full chart

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