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Most Couples Keep At Least Some Of Their Money Separate

Only 38% in married/live-in relationships completely combine finances

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NEW YORK - February 9, 2026 - More than half (62%) of American couples (i.e., those who are married, in a civil partnership or living with a romantic partner) have at least some separation when it comes to their finances, including 36% who have a mix of joint and separate accounts and 26% who keep their financial accounts completely separate. Conversely, 38% of couples completely combine their finances.

For more information: www.bankrate.com/credit-cards/news/couples-finances/

The survey found that younger couples are most likely to keep separate financial accounts. For example, the majority (51%) of Gen Zers (ages 18-29) keep their finances completely separate, followed by 34% of millennials (ages 30-45), 23% of Gen Xers (ages 46-61) and 15% of baby boomers (ages 62-80).

Meanwhile, 45% of baby boomers, 40% of Gen Xers, 32% of millennials and 22% Gen Zers in married/live-in relationships completely combine their finances. A hybrid approach, combining joint and separate accounts, is most common amongst baby boomers (39%), followed by Gen Xers (37%), millennials (34%) and of Gen Zers (26%).

Completely separate accounts are also more common among lower-income households, with 39% of couples with annual household incomes under $50,000 keeping their finances completely separate, compared to 17% of those with annual incomes of $100,000 or more. On the other hand, couples with an annual income of $100,000 or more are more likely to have a hybrid approach (some joint, some separate accounts) with financial accounts (47%) compared to households earning less than $50,000 per year, who say the same (25%).

"Younger adults are noticeably more likely to keep at least some of their money separate from their partner," said Bankrate Principal Analyst Ted Rossman. "Explanations include people marrying later and the rise of two-income households. As long as you agree upon the parameters, it's not financial infidelity. It can actually be healthy to have some money that you can call yours and yours alone, whether you decide to put it toward hobbies, gifts, savings, investments or something else."

When asked how early in a romantic relationship Americans should start discussing various financial matters, the most common answer across all six categories was "after a few months of dating."

Financial Topic	How Early In A Romantic Relationship Americans Believe You Should Start Discussing…					
	On The First Date	**After The First Few Dates**	**After A Few Months Of Dating**	**After You Move In Together**	**After You Are Married**	**Never**
Debt	2%	13%	49%	19%	9%	7%
Spending Habits	3%	25%	45%	15%	6%	6%
Financial Goals	4%	19%	43%	18%	10%	6%
Salary	3%	15%	43%	20%	11%	8%
Credit Scores	2%	9%	42%	25%	13%	9%
Savings/ Investments	2%	7%	36%	27%	20%	9%

Notably, the vast majority of Americans agree that financial topics should not be discussed on a first date, with no single topic cited by more than 4% of respondents. Across all six categories, Gen Zers are generally more likely to discuss financial topics "after the first few dates", while older generations prefer to wait longer.

"Gen Zers are challenging traditional financial taboos," Rossman added. "They're more open to discussing financial topics such as salaries, credit card debt and bank account balances earlier in relationships. Communication and transparency can help ensure compatibility and get you pulling in the same direction, rather than opposing one another. You don't need to spill all of your financial details within the first few dates, but it's smart to start addressing money goals and values in some fashion."

Methodology:
This survey has been conducted using an online interview administered to members of the YouGov Plc panel of individuals who have agreed to take part in surveys. All figures, unless otherwise stated, are from YouGov Plc. The total sample size was 2,564 U.S.

adults, of whom 1,208 are married/civil partnership/living with a partner. Fieldwork was undertaken between December 2-8, 2025. The survey was carried out online and meets rigorous quality standards. It gathered a non-probability-based sample and employed demographic quotas and weights to better align the survey sample with the broader U.S. population.

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For more information:
Alexandria Cremer
Media Relations Manager
acremer@bankrate.com | 704.426.3684
