

Bankrate

43% Believe Financial Infidelity is at Least as Bad as Physical Cheating

Almost half of married/cohabitating couples are not sharing all of their financial details

NEW YORK - January 29, 2026 - Among U.S. adults, 43% say that keeping financial secrets from a romantic partner is at least as bad as physical infidelity, according to a new Bankrate survey. This includes 38% who believe keeping financial secrets is equally as bad and 5% who say it's worse. Comparatively, 31% say keeping financial secrets is not as bad as physical infidelity (26% didn't have an opinion).

For more information:

<https://www.bankrate.com/credit-cards/news/financial-infidelity-survey/>

Across generations, millennials (ages 30-45) are most likely to say that financial infidelity is at least as bad as physical infidelity (47%), followed by Gen Xers (44%; ages 46-61), Gen Zers (42%; ages 18-29) and baby boomers (39%; ages 62-80).

"Money can be a major source of conflict in relationships," said Bankrate Principal Analyst Ted Rossman. "I'm surprised that close to half of Americans believe financial cheating is at least as bad as physical cheating. This shows how personal our financial issues can be. It hurts when someone breaks your trust, and it's hard to get it back. This is why we need to get better at [talking about money](#)."

Some 45% of American couples (i.e. those who are married, in a civil partnership, or living with a partner) said they and their partner do not know everything about each other's finances. This includes 29% who say they know most things, 11% who say they know some details, 3% who say they know almost nothing and 2% who say they know nothing. On the other hand, 55% say they and their partner know everything about each other's finances.

Notably, baby boomers who are married/living with a partner are the most likely to say they know everything about each other's finances (64%), followed by millennials (53%), Gen Xers (51%) and Gen Zers (44%).

Overall, among Americans in a committed relationship, 1 in 4 (25%) say they are keeping secret minor sources of debt, expenses or income, while 11% say they are not

discussing credit scores, credit histories, sources of savings or investments and 9% say they are keeping secret major sources of debt, expenses or income. Also, 3% say they are keeping some other financial secret and 9% say they “don’t know” how to categorize the secrets they are keeping.

Among those not sharing financial information with their spouse/partner, 28% say the primary reason is that they feel they should be allowed to keep some information to themselves, 15% say they do not want the other person to know and 14% say they would feel embarrassed if the other person knew.

"Secrets can take on a life of their own, undermining trust and the relationship. The fix is communication," added Rossman. "You don't necessarily need to combine all of your finances with your partner, but you do need to be aware of where your money is going. Even if you each agree to maintain some separate accounts, it's important to understand the parameters and work together on shared financial goals."

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.

*adjusted for overlap

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