Pre-nup? Brits say non, merci compared to Euro-peers

- Two thirds of Brits (66%) say they would not get a prenuptial agreement before marriage (48%) or have already opted against one (17%) - compared to 42% in both France and Spain
- Married Brits are four times less likely to actually have one: just 3%, against 13% in both France and Spain
- Nearly half of Brits (48%) have clashed with a partner over money – and one in eight (12%) say it was serious enough to end the relationship
- Nearly half of British women (48%) react to an unplanned expense with quiet panic, against 30% of men

London, 19 August 2026 – Two thirds of Brits (66%) say they would not get a prenuptial agreement before marriage (48%) or have already opted against one (17%) - compared to 42% in both France and Spain. New findings from Europe's second largest neobank, bunq, reveal that Brits are markedly more resistant to prenuptial agreements than their continental neighbours – despite Britain's reputation as the less romantic nation.

The gap is even starker among those already married. Just 3% of British couples have signed one, compared with 13% in France and Spain – meaning married couples in the so-called city of love are four times more likely to have put their finances in writing than those in Britain.

Brits are not necessarily more likely to stay married. They are just less likely to prepare for the possibility of doing so. While divorce rates are broadly comparable, British couples are less inclined to plan for what happens if their marriage ends.

The research, which polled 5,794 people across Europe, points to something broader: when it comes to money in relationships, Brits would simply rather not talk about it.

And the stakes are high. Six in ten Brits (61%) say they have had different approaches to money from a partner: 48% worked through the friction, but one in eight (12%) say the difference was serious enough to be a dealbreaker.

A nation of quiet panickers:

The findings point to something broader than paperwork: when it comes to money in relationships, Brits would simply rather not talk about it.

Asked how they would react if money came up on the first couple of dates, a quarter (24%) of Brits said they would find a way to change the subject – nearly double the 13% in France and 12% in Spain.

The discomfort runs deeper than dating. Faced with a partner suggesting a weekend away they hadn't budgeted for, 39% of Brits reported ‘quiet panic’, against 29% in France and 27% in Spain.

Only 23% felt confident they could make the money back, compared with roughly a third of French and Spanish respondents. Attitudes towards high-risk investments also differ, 59% of Brits said they would react with concern rather than curiosity, against fewer than 44% across France and Spain.

Even good news gets a cautious reception. Handed an unexpected £500, half of Brits (50%) would put it straight into savings, ahead of France (39%) and Spain (40%). Only 10% would think of someone in their life who could use it, against 16% of the French – and only 11% would lend money (£400) to a friend without conditions, compared with 16% in France and 18% in Spain.

The panic gap between men and women:

The starkest divide in the research is not between countries at all – it is between British men and women.

Nearly half of British women (48%) said an unplanned trip (of £600 value) would prompt quiet panic, against 30% of men – the single biggest gap in the UK data. Men were far more likely

to shrug it off: 45% said their partner's excitement was reason enough to say yes, compared with 31% of women.
Women were also markedly more likely to want the conversation structured.

Splitting finances with a new partner, 55% of British women wanted a clear plan setting out incomings and outgoings, against 39% of men. Men were more likely to prioritise their partner simply feeling comfortable with the arrangement (32% versus 19%), and more likely to favour whichever structure built wealth fastest (18% versus 12%).

Yet women were also more likely to avoid the subject early on. Asked about money on a first date, 29% of British women would change the subject, against 18% of men – while 21% of women wanted reassurance that they and a partner were financially aligned, compared with only 13% of men. Women were more likely to greet a friend's risky investment with concern rather than curiosity (63% versus 55%).

Joe Wilson, Chief Evangelist at bunq, said: *"There's a stereotype that the French are the romantics and the Brits are the practical ones. The numbers say the opposite. The French are perfectly happy to sit down and sort the finances out – it's the Brits who'd rather change the subject and hope it never comes up."*

He added: *"What struck us most was the gap between men and women. Half of British women told us an unplanned expense would make them quietly panic, and they were far more likely to want a proper plan in place – but also more likely to duck the conversation early on. That's a lot of people carrying financial stress on their own. We built bunq around flexibility for exactly this reason: joint accounts let couples combine what they want to and keep the rest separate. Our quiz is a low-stakes way into that conversation before it turns into an argument."*

The findings come from bunq's new interactive quiz, which sorts respondents into one of five money personalities based on how they react to everyday financial flashpoints. The quiz then shows how each type gets on with the other four. Brits are the most likely of the four markets to come out as a Beaver – the planner who sleeps better with a full emergency fund – at 48%, and the least likely to be an Eagle, the opportunity-chaser, at 19%. The quiz is available now at https://www.bunq.com/resources/money-personality-quiz

About bunq

bunq, Europe's second-largest neobank, has built the first user-centric bank. By developing a product rooted in its users' wants and needs, bunq makes life easy for location-independent people and businesses, starting from the way they manage money: how they spend, save, budget and invest. As the world's first GenAI-powered bank, bunq offers its users safe, secure and simple 24/7 financial support—user-centricity at scale.

Pioneering many things considered impossible, bunq was the first bank to get a greenfield European banking permit in over 35 years, raised the largest series A round ever secured by a European fintech (€193 million), and was the first EU neobank to achieve structural profitability. As part of its mission to build the first global neobank, bunq has also received its US broker-dealer license and applied for its Mexican banking license, with more global expansion to follow. Learn more: www.bunq.com

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