August 19 2026, 09:00 (CEST)

Six in ten Irish people experience financial friction with their partner, as new research reveals differences in how couples manage money.

- 62% of Irish people say financial differences have caused friction with a partner, with 12% saying they were serious enough to be a dealbreaker
- Four in ten admit they would feel “quiet panic” if their partner suggested an unplanned €700 weekend away even if they could afford it
- Women are significantly more likely to want a structured approach to managing money as a couple
- Gen Z emerge as particularly cautious with money, with 54% saying they would save an unexpected €500 bonus
- New bunq quiz encourages couples to talk more openly about their finances

Dublin, 19 August 2026 – New data from bunq reveals that money is a significant source of tension in Irish relationships, with six in ten people saying they have experienced financial differences with a partner.

The findings, gathered through bunq’s new couples and money quiz, reveal that 50% of Irish respondents have experienced differences over money that caused friction in their relationship but which they were able to work through. A further 12% say financial differences were serious enough to be a dealbreaker.
The research also highlights the different approaches partners can have to everyday financial decisions.

When asked how they would react if their partner suggested an unplanned €700 weekend away that they could technically afford but which would leave finances tight, four in ten (40%) said their immediate reaction would be “quiet panic.”

Women were particularly cautious, with 49% saying the suggestion would cause quiet panic, compared with 31% of men. In contrast, 43% of men said they would agree to the trip because their partner was excited and that was enough for them, compared with just 24% of women.

Irish women want more structure around shared finances:

Differences also emerge when couples begin managing their money together. 43% Irish respondents say that if they were combining finances with a partner, they would want to sit down and create a structured plan covering everything coming in and going out.

Women are considerably more likely to favour this approach, with 51% wanting a structured financial plan compared with 33% of men.

Irish consumers also appear cautious when it comes to unexpected money. Almost half (46%) say they would put an unexpected €500 bonus straight into savings, compared with 23% who would immediately think about treating themselves.

Gen Z challenge the financial stereotype:

The results suggest younger Irish adults may be particularly financially cautious.
More than half (54%) of Gen Z respondents say they would put an unexpected €500 straight into savings, compared with 44% of Millennials and Gen X.

Gen Z also appear more willing to address financial issues openly in relationships. Just 15% say they would change the subject if money came up during the first few dates, compared with 19% of Millennials, 29% of Gen X and 36% of Boomers+.

Their attitudes towards protecting their finances within relationships are changing too. While 42% of Irish respondents overall say they would not have a prenuptial agreement and 25% say they would, among Gen Z the divide is almost even: 42% say they would consider a prenup compared with 43% who would not.

What's your money personality?

The findings form part of bunq's new couples and money quiz, developed to help couples better understand the different financial instincts they bring to their relationships.

Rather than determining whether two people are financially compatible, the quiz was designed as a light-hearted conversation starter, helping partners recognise how their different approaches to spending, saving and financial decision-making can affect their relationship.

Joe Wilson, Chief Evangelist at bunq, said: *"Every relationship brings together different views on money, and these findings show how differently couples can approach even everyday financial decisions. Those differences don't necessarily make people incompatible, but understanding them can make conversations about money much easier.*
"That is why we built bunq around flexibility rather than one-size-fits-all accounts. Whether someone is a saver splitting bills with a spender or simply wants a clearer view of shared costs, our shared sub-accounts allow couples to combine what they want to while keeping the rest separate. The quiz is a fun way to start that conversation before money becomes a source of friction, not after."
The quiz is available 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

Contact details

Email for press purposes only
press@bunq.com

Copy link

https://press.bunq.com/269277-six-in-ten-irish-people-experience-financial-friction-with-their-partner-as-new-research-reveals-differences-in-how-couples-manage-mon/