‘Til Debt Do Us Part: For One in Seven Americans, Money Ended the Relationship

- 2 in 3 Americans say money differences have caused relationship friction - for 1 in 7, it ended the relationship
- Women prioritize clarity: 56% want a clear plan for combined finances, vs. 45% of men
- Younger daters don't shy away from the topic: only 15% of under-45s would change the subject if money came up early, vs. 26% of 45-64s

New York, 19 August 2026 - Money differences have caused friction or ended a romantic relationship for two in three Americans.

The survey found that 51% of U.S. adults have experienced friction with a romantic partner over their different approaches to money, but worked through it or let it go. Another 15% said those differences were serious enough to become a dealbreaker.

Younger adults are less likely to shy away from the subject. Just 15% of respondents under 45 would change the subject if money came up during the first few dates, compared with 26% of those ages 45–64. More than one-third of adults under 45 are comfortable discussing their finances openly during those early dates.

Half of respondents said that if they began sharing finances with a partner, they would want a clear plan so both people understood the money coming in and going out. Women were more likely to favor that approach, at 56%, compared with 45% of men.

What’s your money personality?

The findings from bunq, Europe’s second-largest neobank are accompanied by a new money-personality quiz designed to help couples understand the different financial instincts they bring to a relationship. It uses everyday situations, such as planning a trip or lending money to a friend, to identify five different approaches to money.

The quiz is meant to start a conversation, before money becomes a point of friction. Couples can each take it, compare their results and talk about where they agree and where they don't.

"Money is stressful enough without having to guess what your partner is thinking," said Joe Wilson, Chief Evangelist at bunq. "Couples don't have to agree about every dollar, but it helps to know how each person approaches spending, saving and sharing money. The quiz is a simple way to start that conversation before it turns into an argument."

Survey methodology

The U.S. findings are part of an international survey of 5,795 adults across six countries conducted in August 2026. The U.S. sample included 1,000 adults ages 18–64, evenly divided between women and men.

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/269763-til-debt-do-us-part-for-one-in-seven-americans-money-ended-the-relationship/