



TO HAVE AND TO HOLD:
COUPLES
NAVIGATING MONEY
AND COMMITMENT



Money is an important part of any intimate relationship.

Couples make daily decisions about spending and saving money while trying to balance their long-term goals. Money is a shared responsibility, but everyone in a relationship brings unique experiences and different expectations to the table. These perspectives can make for difficult conversations, even for partners who are otherwise compatible.

Differences in financial awareness, habits and priorities can all create tension in relationships. These include not knowing how to communicate openly about finances and the inevitable disagreements over how money should be managed. Four in five Americans (81%) in [CFP Board's 2026 Financial FOMO Report](#) say they intentionally avoid discussing one or more financial topics with family and friends. While discussing money issues can be healthy, it may not always lead to a solution.

For couples, financial matters and the thinking surrounding them can become interconnected. Money affects how individuals view intimacy, trust and ultimately commitment. While money can certainly cause stress and conflict, it can also create opportunities. These issues are more salient than ever as the rising cost of living impacts Americans' budgets. According to [CFP Board's 2026 Expensive Today, Elusive Tomorrow Report](#), most CERTIFIED FINANCIAL PLANNER® professionals (53%) report that their clients are concerned about both day-to-day costs and about affording their long-term goals and needs (60%). CFP® professionals work closely with their clients to help them achieve their financial goals during times of economic pressure and can help support them as they navigate conversations about money at home.



To better understand how Americans in relationships experience and navigate financial issues, CFP Board, in partnership with Morning Consult, conducted a nationwide survey of U.S. adults who are married and/or living with a partner. The survey was conducted online September 2-4, 2026, among a national sample of 820 U.S. adults who are married or living with a partner. Results from the full survey have a margin of error of +/- 3.4 percentage points at the 95% confidence level. CFP Board, which analyzed the data and drew this report's conclusions, is solely responsible for its content.

Money in Relationships

Money

is the dominant source of relationship stress among Americans.



59% of Americans

in relationships indicate they would not fully commit to someone if that person had poor financial habits.

1 in 5 Americans

in relationships only discuss purchases with spouses if they are greater than \$500



Americans say **combining finances**

is more intimate than moving in together.

Over 7 in 10 Americans

say they must consult their spouse or partner when making a big purchase.



Money as a Source of Tension

Money can bring joy to relationships by making it possible to achieve many life goals, but it can also cause anxiety, stemming from issues like day-to-day spending or major purchases. One in three Americans who are married or live with a partner (34%) say money is the number one source of stress in their current relationship, and 65% of survey respondents say it is among the top three sources of relationship stress.

Money is the top stressor in relationships regardless of factors including:

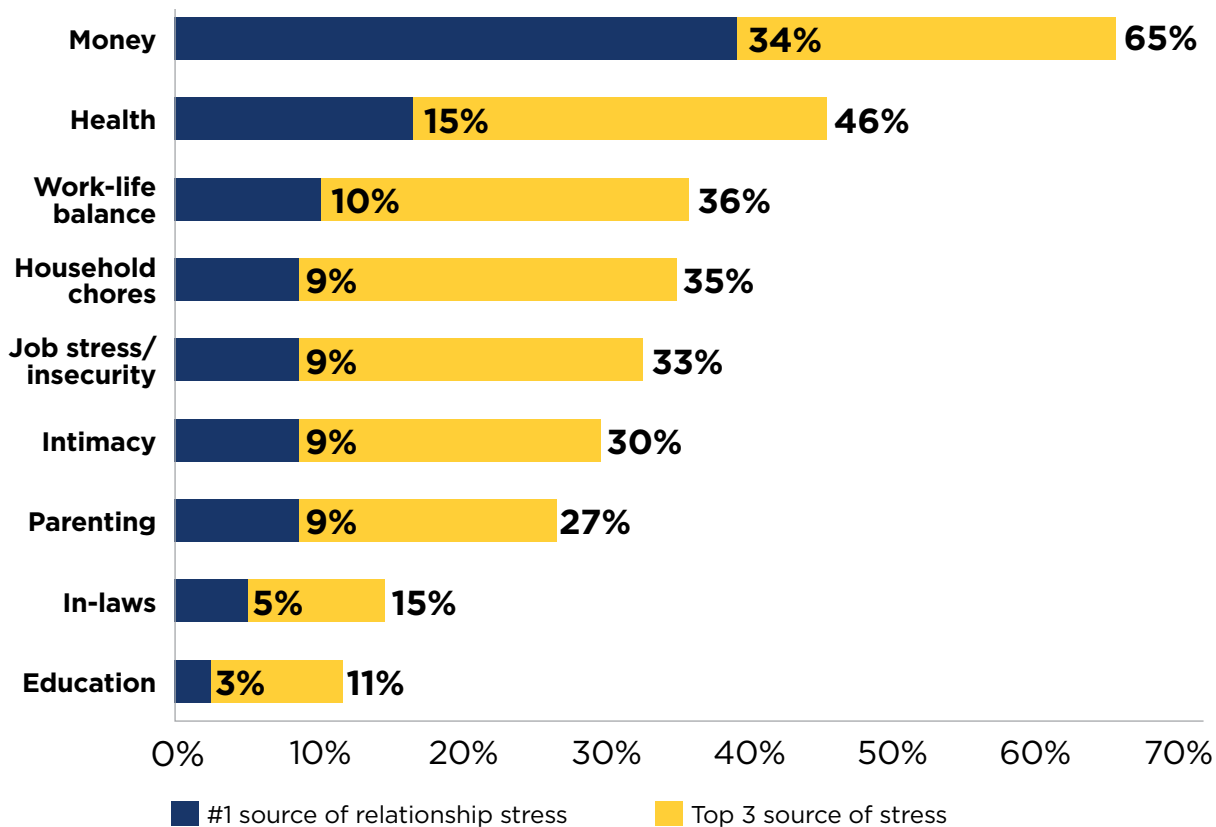
- Gender
- Race
- Income level
- Size of investments
- Education level

Money is also the top relationship stressor across generations, except for Boomers, where health rises above.

Money greatly outpaces all other sources of relationship stress, with only 15% of Americans in a relationship reporting health is their top source of stress and roughly one in 10 saying their number one relationship stress is work-life balance, household chores, job stress, intimacy or parenting.

MONEY IS THE DOMINANT SOURCE OF RELATIONSHIP STRESS AMONG AMERICANS

(PERCENT OF RESPONDENTS RANKING TOP 3 SOURCES OF RELATIONSHIP STRESS)



Money as a Basis for a Long-Lasting Relationship

Money plays a vital role in how Americans decide whom to commit to for a long-term or lifetime relationship, with many desiring financial compatibility before deciding to move in together or get married. The majority of Americans also associate combining money with their partner with intimacy. Namely, three in five Americans (60%) go so far as to say that combining finances with a partner is more intimate than moving in together. Further, a similar percentage of survey respondents (59%) indicate they would not fully commit to someone (e.g., move in together or marry) if that person had poor financial habits. Around 30% of survey respondents disagree with either sentiment.

Survey respondents are more likely than not to agree with the sentiment that:

- They cannot truly love someone whose money habits they do not trust (54% vs. 35%)
- They would not commit to a relationship with someone with different money habits (49% vs. 39%)

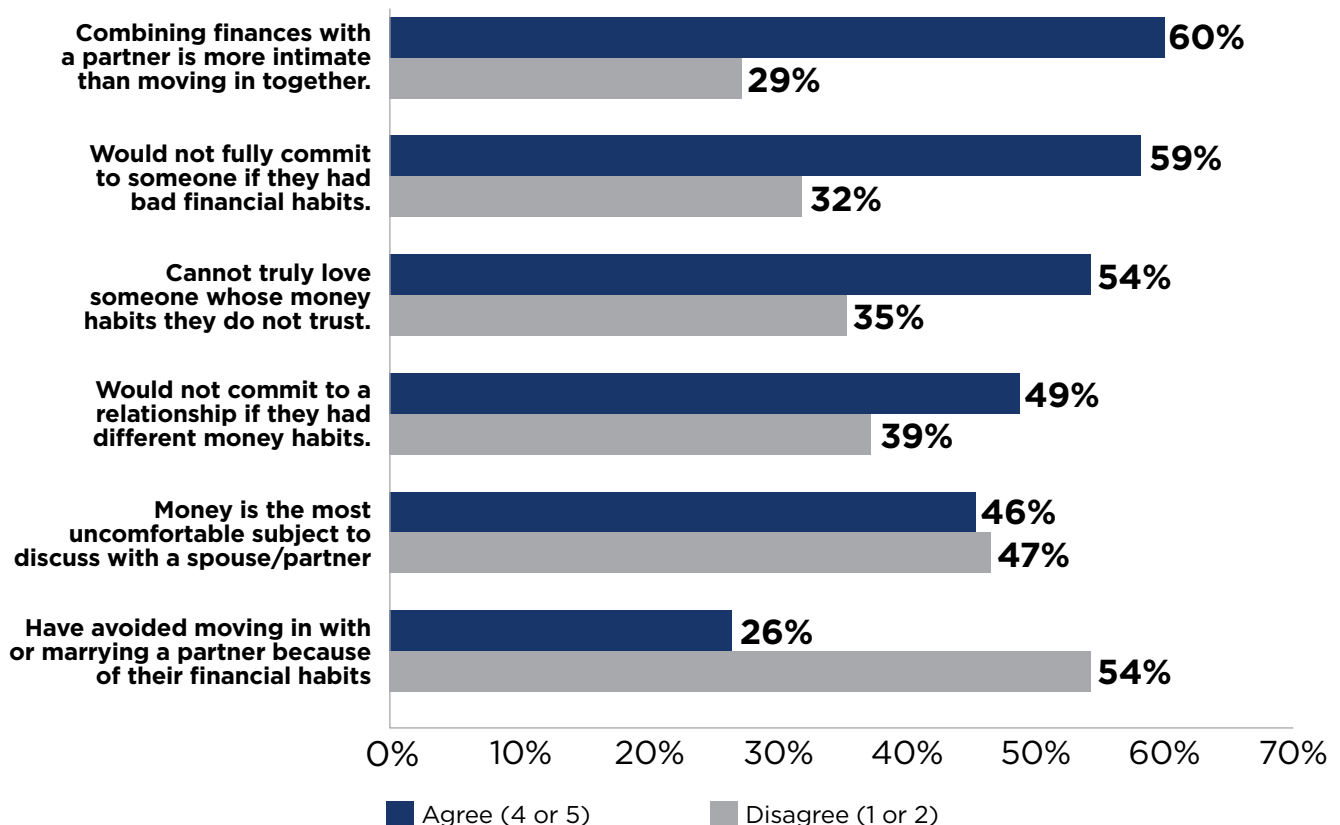
3 in 5 Americans

believe combining finances with a partner is more intimate than moving in together.

Interestingly, only 26% of Americans in a relationship say that they have avoided moving in with or marrying someone because of their financial habits. Just over half (54%) say that they have not avoided doing so.

AMERICANS SAY COMBINING FINANCES IS MORE INTIMATE THAN MOVING IN TOGETHER

(PERCENTAGE DISTRIBUTION OF THE LEVEL OF AGREEMENT ON A 5-POINT SCALE)



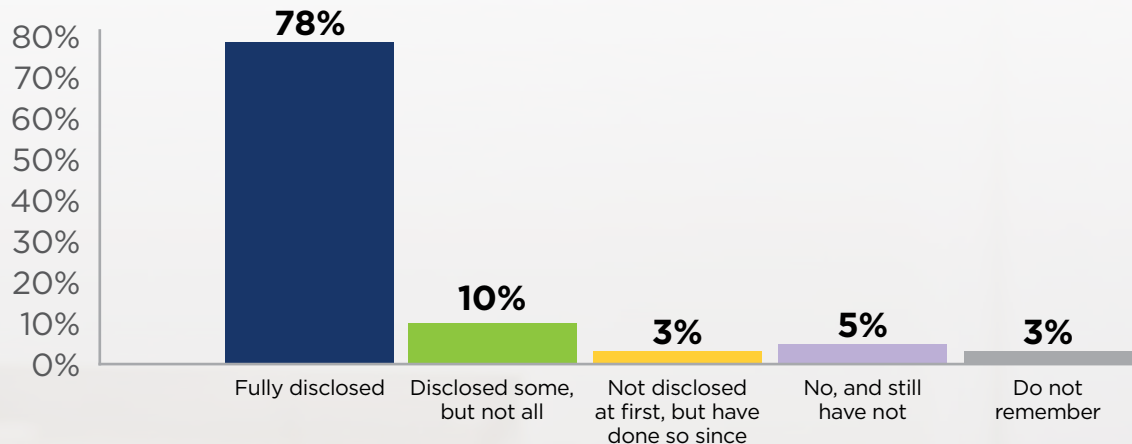
The chart above also shows that nearly half of Americans currently in a relationship (46%) say that money is the most uncomfortable subject to discuss with their spouse or partner. These conversations can start as soon as the couple commits to each other. Eighty-eight percent of Americans currently married or in a committed relationship say they provided their partner with complete or partial information about their then-current financial situation when they started that relationship. Elements of this disclosure could include debt, savings, investments and spending habits. This includes 78% who completely disclosed their financial situation and 10% who disclosed some (but not all) elements. Another 3% have since had this conversation, while 5% continue to keep significant elements of their financial situation from their partner.

88% of Americans

currently married or in a committed relationship disclosed some or all of their then-current financial situation at the start of that relationship.

MOST AMERICANS DISCLOSED THEIR FINANCIAL SITUATION TO THEIR PARTNERS AS THEY WERE COMMITTING TO THEIR CURRENT RELATIONSHIP

(PERCENTAGE DISTRIBUTION)



Note: Figures may not total 100% due to rounding.



Another basic topic of discussion is whether and when to consult their significant other about a major purchase. Over seven in 10 Americans in relationships say they must consult their spouse or partner when making a big (or perhaps not-so-big) dollar purchase. Twenty percent of Americans in relationships say the threshold for discussing a purchase with their partner is \$500 or more, with 7% specifying a threshold of at least \$1,000. A third of survey respondents report that their threshold for consulting their spouse or partner is between \$100 and \$499. For 19% of Americans, the discussion threshold is below \$100.

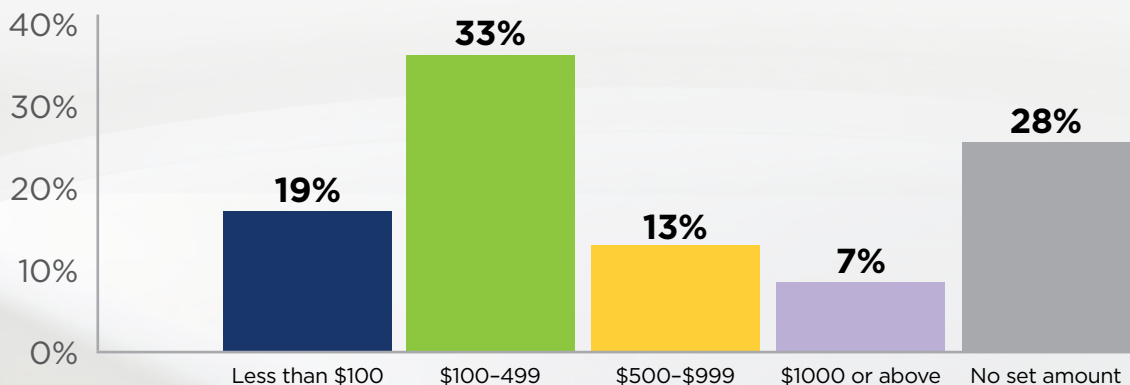
1 in 5 Americans

in relationships only discuss purchases with spouses if they are greater than \$500.

A purchase that one partner considers important may seem excessive to the other. Agreeing on when to consult each other can help couples avoid conflict by setting clear expectations. For Americans and their spouses, even agreeing on when to have financial conversations can be difficult. A trusted financial advisor, such as a CFP® professional, can provide valuable guidance and help couples approach money in a supportive way.

MOST PARTNERS CHECK IN WITH EACH OTHER BEFORE MAKING A BIG PURCHASE

(PERCENTAGE DISTRIBUTION)



Note: Figures may not total 100% due to rounding.

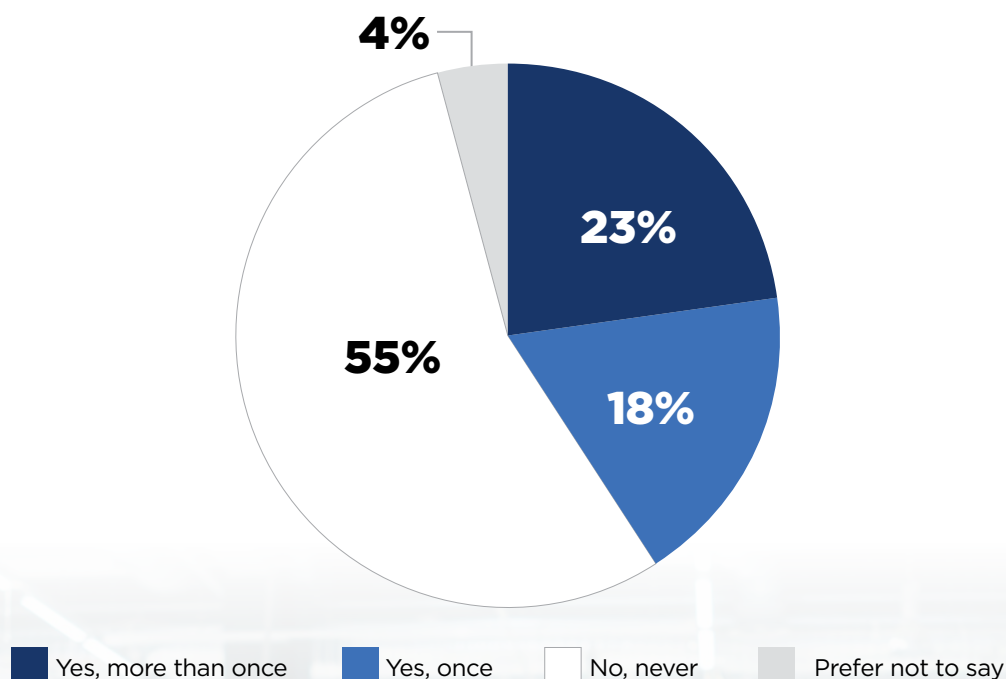
Even when couples set expectations for discussing financial decisions at certain spending thresholds, some may still tiptoe around financial communication. Two in five Americans (41%) in relationships say they have made a major financial decision in the last 12 months without informing their partner, including 23% who say they did so more than once. Conversely, 55% of survey respondents report not making a major financial decision without having discussed it with their spouse or partner.

2 in 5 Americans

in relationships say they have made a major financial decision in the last 12 months without informing their partner.

2 IN 5 AMERICANS IN RELATIONSHIPS HAVE MADE A MAJOR FINANCIAL DECISION WITHOUT INFORMING THEIR PARTNER IN THE LAST 12 MONTHS

(PERCENTAGE DISTRIBUTION)



Note: Figures may not total 100% due to rounding.



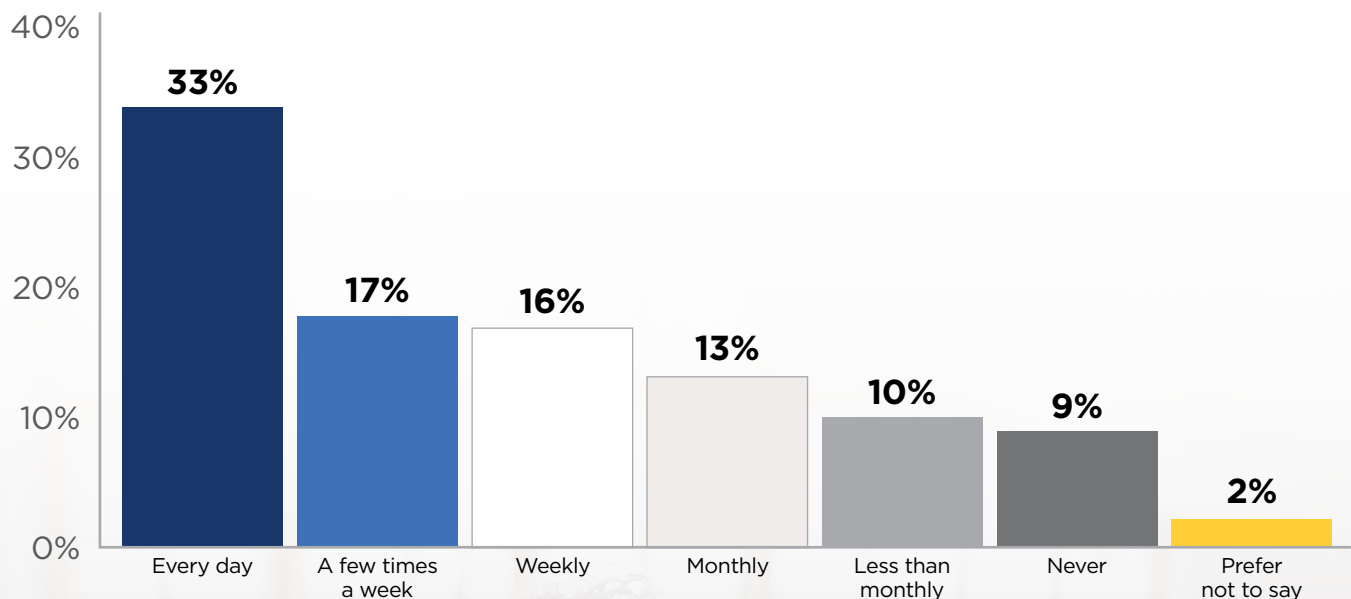
Anxiety About Affordability

Over the past few years, affordability has been top of mind. Above-historical-average inflation for everyday goods, along with concerns about the costs of bigger-ticket items (e.g., healthcare, housing, retirement), have added to the financial pressure facing many Americans.

The growing concern about affordability is a constant reminder to couples that difficult financial conversations are inevitable. Two-thirds of Americans in relationships say they discuss cost and affordability concerns at least weekly. This includes a third who discuss them daily and another third who do so once or several times a week. One in five survey respondents say they discuss affordability concerns less than monthly or never.

TWO-THIRDS OF AMERICANS IN RELATIONSHIPS DISCUSS COST AND AFFORDABILITY CONCERNS AT LEAST ONCE A WEEK

(PERCENTAGE DISTRIBUTION)



Note: Figures may not total 100% due to rounding.

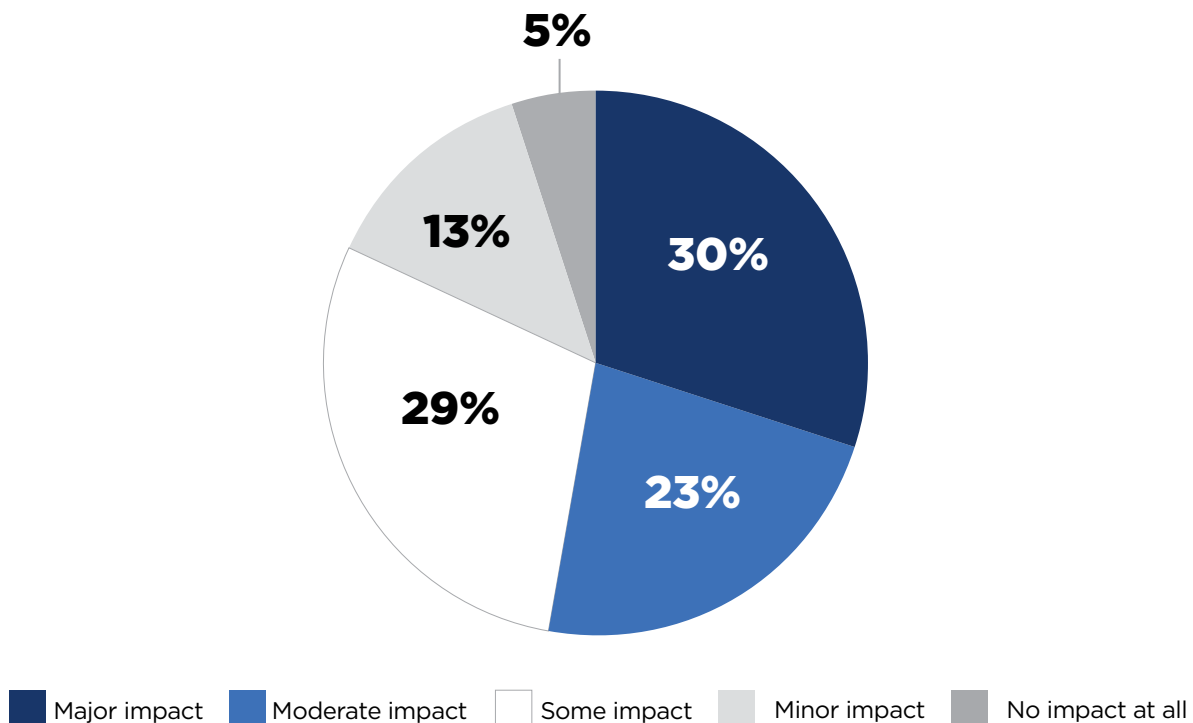


Today's affordability crisis has profoundly affected not only Americans' wallets but also their interactions with spouses or partners, and the impact has been growing. More than half of Americans in relationships (53%) say affordability concerns have affected their financial conversations with their partner, while only 18% report that cost or affordability has had a minor impact or no impact at all on their relationship conversations.

Rising prices and life goals that seem further away can prompt Americans to discuss financial topics such as budgets, spending priorities, savings, debt and financial goals. These conversations are rarely easy, and American couples should not feel powerless to address complex issues. According to [CFP Board's 2026 Expensive Today, Elusive Tomorrow Report](#), nearly seven in 10 CFP® professionals (69%) note that client concerns about costs and affordability have grown over the past year. With affordability on everyone's minds, three in five CFP® professionals (61%) in the same report say that clients worry that at least one of their financial goals may be unattainable due to cost and affordability.

MORE THAN HALF OF AMERICANS IN RELATIONSHIPS SAY CURRENT COST AND AFFORDABILITY ISSUES WEIGH ON THEIR DISCUSSIONS WITH THEIR SPOUSES/PARTNERS

(PERCENTAGE DISTRIBUTION)



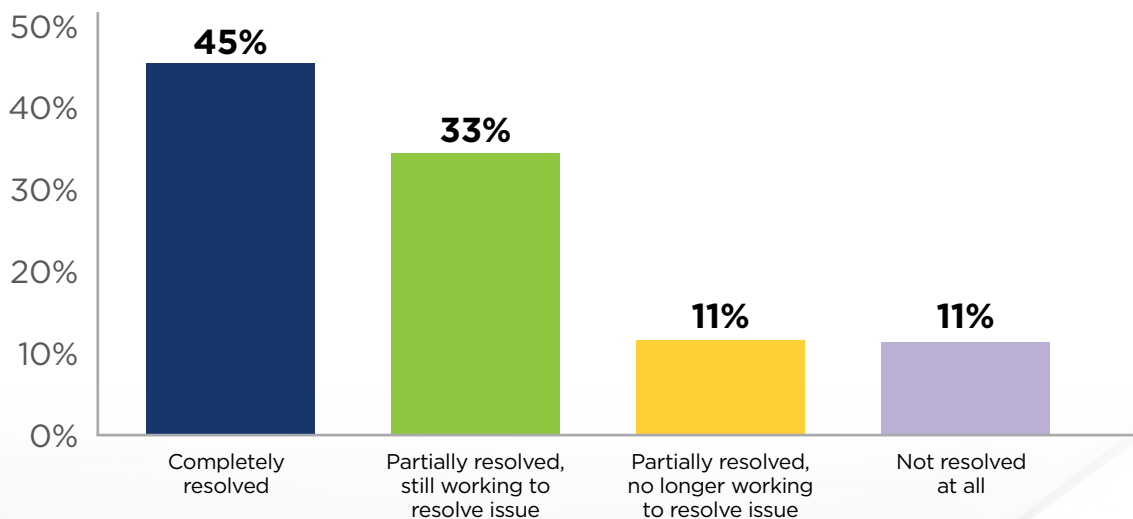
Note: Figures may not total 100% due to rounding.

Concerns about money are pervasive among American couples, yet difficult financial conversations do not always lead to better outcomes. Five in six Americans report having had a difficult conversation with their spouse or partner. Yet less than half of Americans in relationships (45%) say their last difficult conversation about money resulted in a resolution. Another third say they partially resolved the issue and continue to work together to further sort out the challenge. Worse, 22% of survey respondents indicate that their most recent difficult conversation about finances resulted in a partial resolution with no further discussion expected, or in no resolution at all.

For couples, finding a way to talk about money is just the beginning. The real challenge is keeping those conversations productive and fostering mutual understanding. Americans and their spouses or partners often face complex financial conversations with no straightforward solutions. In fact, [CFP Board's 2026 Financial FOMO Report](#) on money and relationships found that 52% of Americans who are married or in a serious relationship report experiencing money-related tension with their partner, while 71% of Americans would be comfortable discussing financial topics with a competent, independent financial advisor. Guidance from a trusted financial advisor, such as a CFP® professional, can make navigating difficult financial conversations more manageable.

5 IN 6 COUPLES HAVE HAD DIFFICULT CONVERSATIONS ABOUT MONEY, WITH MANY OF THE ISSUES REMAINING UNRESOLVED

(PERCENTAGE DISTRIBUTION OF COUPLES WHO HAVE HAD DIFFICULT CONVERSATIONS ABOUT MONEY)



Note: Figures may not total 100% due to rounding.





Money influences relationships more than any other factor. One in three married or partnered Americans cite it as their biggest stressor, and two in three rank it among their top three concerns. That is more than health, work, parenting or even intimacy with their partner. No group of Americans is immune, as money is a major source of relationship stress across gender, race, age, income, education and investment levels. Americans also view money as a sign of character and commitment: three in five find sharing finances more intimate than moving in together, and most would leave a partner if they distrust their financial habits.

In [CFP Board's 2026 Expensive Today, Elusive Tomorrow Report](#), CERTIFIED FINANCIAL PLANNER® professionals find their clients to be highly engaged on topics such as healthcare costs (88%), impact on retirement plans (88%), tax policies (84%), and the long-term viability of Social Security (78%) and Medicare (73%). Many couples agree that money is important but struggle to discuss it. Nearly half find talking about money uncomfortable, and two in five made major financial decisions without their spouse's knowledge last year (most did so more than once). Even when couples talk, fewer than half reach a resolution, often leaving conversations unresolved. Today's heightened focus on affordability only adds to this tension.

[CFP Board's 2026 Financial FOMO Report](#) found that more than half of Americans who are married or in a serious relationship (52%) report experiencing money-related tension with their partner. With seven in 10 Americans believing they cannot truly love someone whose money habits they do not trust, it is critical to know how to confront these issues or to seek the right advice.

Partners bring different histories, risk perspectives and definitions of what constitutes a “major” purchase worth discussing. A competent, ethical financial advisor changes that dynamic. A CERTIFIED FINANCIAL PLANNER® professional can help each partner express their wants and translate competing priorities into a shared strategy. A CFP® professional commits to putting clients' interests first and brings the competence, ethics and independence that turns a recurring argument into a plan both partners own. When couples work with a trusted advisor, they stop treating money as a source of division and gain real confidence in the future they are building.



On September 2, 2026, CFP Board, in partnership with Morning Consult, sent a 10-question survey to randomly selected Americans nationwide. Survey respondents were married or currently living with a partner. The survey generated responses from 820 Americans when it closed on September 4, 2026. The survey data collected, which serves as the basis of this report, is subject to a sampling error of +/- 3.4% at the 95% confidence interval. CFP Board, which analyzed the data and drew this report's conclusions, is solely responsible for its content.

ABOUT CFP BOARD

CFP Board is the professional body for personal financial planners in the U.S. CFP Board consists of two affiliated organizations focused on advancing the financial planning profession for the public's benefit. **CFP Board of Standards** sets and upholds standards for financial planning and administers the prestigious CERTIFIED FINANCIAL PLANNER® certification — widely recognized by the public, advisors and firms as the *standard* for financial planners — so that the public has access to the benefits of competent and ethical financial planning. CFP® certification is held by more than 110,000 people in the U.S. **CFP Board Center for Financial Planning** addresses diversity and workforce development challenges and conducts and publishes research that adds to the financial planning profession's body of knowledge.

