Majority of Americans Say Poor Money Habits are "a Dealbreaker" in a New Relationship, According to Northwestern Mutual's 2026 Planning & Progress Study

Excessive gambling and risk-taking rank as the biggest financial red flags in a relationship

Over 40% of Gen Z couples say money arguments are putting a serious strain on their relationships

Single women say their ideal partner will earn $172,000, while single men aspire to be with someone earning $101,000

Majority of Americans in serious relationships say "financial compatibility" is more important in a relationship than emotional chemistry, physical attractiveness, intellectual connection, shared hobbies and spiritual harmony

Nearly three-quarters of Americans think couples should talk about finances well before marriage or living together

MILWAUKEE, July 13, 2026 /PRNewswire/ -- As the cost of living – and the cost of dating – continue to rise, six in 10 Americans (60%) say poor money habits are "a dealbreaker" in a new relationship. Moreover, excessive gambling and risk-taking rank as the top financial red flags in a relationship. Among Gen Z couples, financial stress is especially acute: 41% say money arguments are a serious strain on their relationships.

These are some of the latest findings from Northwestern Mutual's 2026 Planning & Progress Study, the company's proprietary research series that explores Americans' attitudes, behaviors, and beliefs toward money, financial decision-making, and the broader issues impacting long-term financial security.

Gambling and excessive risk taking is biggest financial red flag

Americans pointed to excessive gambling and risk taking as the #1 financial red flag in a relationship, followed by hiding or lying about purchases and high credit card debt. Rounding out the top five, "frequent impulse spending" and "expecting a partner to pay for everything" also generated concerns.

Which of the following financial behaviors do you consider the biggest red flags in a relationship? Select up to three.	
Excessive gambling / risk-taking	49 %
Hiding / lying about purchases	47 %
High credit card debt	41 %
Frequent impulse spending	32 %
Expecting a partner to pay for everything	28 %
Living paycheck-to-paycheck	23 %
Lack of savings	19 %

"With online prediction markets, sports betting, and cryptocurrencies, high-risk financial assets are now accessible in just a few clicks," said Northwestern Mutual Chief Strategy Officer Jeff Sippel. "Done in excess, people risk losing more than money – they can lose their partner's trust."

The results come at a time when interest in prediction markets and sports betting is substantial – especially among younger generations.

Currently invested in or considering it in 2026	U.S. Adults	Gen Z	Millennials	Gen X	Boomers+
Sports betting / prediction markets	17 %	32 %	24 %	10 %	3 %

Across generations, a driving factor behind why some people are taking greater risks with their money is because they feel financially behind.

Financial Nihilism	U.S. Adults	Gen Z	Millennials	Gen X	Boomers+
Percentage of those who are already invested in or considering high-risk/speculative investments and say they are doing so because they feel financially behind and believe these assets will help them reach financial goals more effectively than traditional methods	73 %	80 %	75 %	66 %	51 %

Singles seeking a partner earning $139,000 a year

When looking for a life partner, many American singles have high financial expectations. Among singles who say income is important, the average ideal partner income is $139,000 per year. However, these expectations vary significantly by gender: women hope their partner earns $172,000, which is 70% higher than men's expectations of $101,000.

Across generations, single Millennials have the highest aspirations for their partner ($160,000).

When thinking about a potential life partner, how much would they ideally (and realistically) make in a year? *(Among singles who say income is important)*						
U.S. Adults	Women	Men	Gen Z	Millennials	Gen X	Boomers+
$139K	$172K	$101K	$135K	$160K	$123K	$125K

The silver lining for singles who don't earn six-figure salaries: 59% of singles don't believe a potential partner's income is important.

"While most singles don't think income matters, a substantial number do," Sippel said. "After years of volatility, many singles are looking for a partner who can manage money well, provide financial stability, and put them on a path to financial security."

Couples say financial compatibility is most essential

What's the secret to lasting love in 2026? A majority of individuals in serious relationships say financial compatibility is more important than emotional chemistry, physical attraction, or shared interests. This finding was remarkably stable both across gender and generations.

Do you think that financial compatibility (i.e., couples having in common the way they view and manage money/finances) is more important than the following for maintaining healthy, successful long-term relationships? (Among people who are married or living together)							
	U.S. Adults	Men	Women	Gen Z	Millennials	Gen X	Boomers+
Emotional compatibility	72 %	73 %	72 %	74 %	71 %	72 %	74 %
Lifestyle and interests compatibility	72 %	72 %	72 %	68 %	70 %	74 %	73 %

Physical compatibility	63 %	65 %	60 %	68 %	64 %	64 %	58 %
Intellectual compatibility	62 %	62 %	62 %	64 %	65 %	64 %	57 %
Spiritual compatibility	56 %	55 %	58 %	62 %	59 %	58 %	50 %

"Couples who share financial values and goals are often better equipped to move forward together, building a life that reflects what matters most to both of them," said Sippel.

Younger couples report financial friction, older couples are more aligned

Among Gen Z couples, 41% say money arguments are putting a serious strain on their relationships.

These dollar-and-cent disagreements tend to fade over time – with just 12% of Boomers+ indicating strain.

Moreover, half (50%) of serious couples in America say their financial compatibility has improved, compared to just 12% who say it has worsened.

"Many couples don't start on the same page financially – but they get there by talking," said Sippel. "Money conversations don't just build wealth, they create stronger relationships. Moreover, they can often lead to important discoveries about each other: about kids, career goals, bucket lists, and more. It's often not easy to navigate these delicate conversations, and that's another moment when a financial advisor can provide a great deal of value. Every day, our advisors are talking with couples about their shared and individual goals in life. These transparent talks replace anxiety with understanding, and often bring people even closer together. Without these conversations, there's a greater risk of driving each other apart."

Timing the money talk

In relationships, timing is often everything. While nearly three-quarters (72%) of Americans believe couples should discuss finances well before getting married or moving in together, many fail to put this into practice. Nearly 1 in 5 (19%) married or cohabitating couples admit they delayed these crucial conversations until after those major life milestones.

Signaling a generational shift, younger couples are more likely to have a serious talk about money before getting married than those in older generations.

When did you have your first honest conversation with your spouse / partner about your finances and long-term financial goals? Please select one.					
	U.S. Adults	Gen Z	Millennials	Gen X	Boomers+
In the first few days and weeks of our relationship	8 %	10 %	11 %	6 %	6 %
After the initial stage of getting to know one another but before we decided to get serious	17 %	16 %	20 %	17 %	12 %
After we were serious but well ahead of marriage or living together	37 %	38 %	38 %	38 %	34 %
Right before we got married or moved in together	16 %	23 %	16 %	15 %	13 %
Shortly after we got married or moved in together	**10 %**	**7 %**	**7 %**	**10 %**	**14 %**
Well after we got married or moved in together	**9 %**	**4 %**	**5 %**	**9 %**	**16 %**
We have not yet had this conversation	**3 %**	**2 %**	**3 %**	**5 %**	**5 %**

"Most couples are doing the right thing by talking openly about money, their plans, and their goals," said Sippel. "The challenge is that some are still waiting too long to have those conversations. When financial compatibility ranks so highly in what people want from a partner, delaying the discussion can put couples at a disadvantage from the start."

In forthcoming data sets, Northwestern Mutual's 2026 Planning & Progress Study will explore wide-ranging issues facing Americans spanning financial risks, the "Great Wealth Transfer," and more.

About the 2026 Northwestern Mutual Planning & Progress Study

The 2026 Planning & Progress Study was conducted by The Harris Poll on behalf of Northwestern Mutual among 4,375 U.S. adults aged 18 or older. The survey was conducted online between January 5 and January 21, 2026. Data are weighted where necessary by age, gender, race/ethnicity, region, education, marital status, household size, household income, and propensity to be online to bring them in line with their actual proportions in the population. A complete survey methodology is available.

About Northwestern Mutual

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